[Hospital name]

[Hospital address]

[Your name]

[Your address]

[Date]

Dear Finance Department,

Name: [insert]
DOB: [insert]
Hospital/NHS No: [insert]
Invoice No: [insert]

I am writing in relation to the invoice I have received regarding charges for treatment at **[insert hospital name].**

I am currently experiencing financial difficulties and am unable to pay the full outstanding balance in one payment. However, I would like to discuss an affordable repayment arrangement that reflects my current financial circumstances.

My current financial situation is as follows:

[Explain your circumstances, including your income, employment status, immigration status (if relevant), financial support received and any dependents you are responsible for.]

After paying for my accommodation, food, utilities and other essential living costs, I have limited disposable income available to make repayments towards this debt.

I would therefore like to propose a repayment arrangement of £**[amount]** per **[week/month]**, commencing on **[date]**.

I believe this is an amount I can realistically maintain based on my current financial circumstances, without compromising my ability to meet my essential living costs **[or those of**

my dependents]. Should my circumstances change, I would be grateful for the opportunity to review this arrangement.

According to the Department of Health and Social Care (DHSC) Guidance on Implementing the Overseas Visitor Charging Regulations[1] provides guidance on when a person is destitute or facing financial vulnerability and unable to pay debts incurred, including:

- **The trust should not employ a debt collection agency when a person is either destitute or at risk of imminent destitution:**
  "NHS bodies are also reminded that debt collection agencies should not be employed in relation to persons who are either destitute or at risk of imminent destitution".
- **The trusts should carry out an affordability assessment and signpost to debt advice:**

  "If an overseas visitor indicates that they are unable to pay for services they have received, relevant bodies should:

  - *ask them to complete an income and expenditure form or affordability assessment within 30 days (which is available on the Introducing the Standard Financial Statement pages on the Money Advice Service website) signpost them to a debt advisor or debt advice organisation.*
  - *Signpost them to a debt advisor or debt advice organisation."*

  - **<u>The trust can agree a debt repayment plan or choose not to pursue the debt for the time being:</u>**

  "The information gathered in the income and expenditure form can be used by a relevant body's senior finance individuals to establish:

  - *whether to discuss and agree a debt repayment plan. In some cases, the patient may have sufficient disposable income to enable repayment of the debt in instalments*
  - *whether the patient is destitute, or likely to be destitute imminently, in which case a relevant body can choose not to pursue the debt for the time being."*

DHSC provides guidance on agreeing a repayment plan:

"Repayment plans allow a patient to pay off a debt in specified instalments, preferably by Direct Debit or standing order.

Repayment plans should be:

- *based on the patient's ability to meet repayments once accommodation and essential living costs (including those for any dependents) have been met*

- *approved by a senior finance individual (director of finance, head of financial accounts)*
- *appropriate and have due regard to safeguarding financially vulnerable patients*
- *evidenced with supporting documentation*

Agreed repayment plans may need to be reviewed periodically (for example, every 6 months) to ensure that the patient's financial circumstances have not changed significantly."

I would therefore be grateful if my proposed repayment arrangement could be considered in accordance with this guidance.

Given my current financial circumstances, I kindly request that you:

1. Provide an income and expenditure form or carry out an affordability assessment, if required, so that I can demonstrate my financial circumstances.
2. Consider my proposed repayment arrangement of **£[amount]** per **[week/month]** based on my ability to pay.
3. Pause any further debt collection or enforcement activity while my repayment proposal is being considered.
4. Confirm the agreed repayment arrangement in writing, including the payment amount, frequency, start date and payment instructions.
5. Where my debt has already been reported to DHSC and the Home Office, ensure that my agreed repayment arrangement is reported promptly and confirm in writing when this update has been made.

To enable you to assess my situation I have enclosed:

- **[List any supporting evidence you have e.g. a letter from a support worker, charity, or community group, or any proof of my immigration or financial status].**

If my proposed repayment amount cannot be accepted, I would be grateful if you could explain the reasons in writing and discuss an alternative arrangement that remains affordable.

Yours sincerely,
[Your Full Name]

[1]https://www.gov.uk/government/publications/nhs-cost-recovery-overseas-visitors/charging-overseas-visitors-in-england-guidance-for-providers-of-nhs-services