[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].**

[select appropriate option:]

[I am currently destitute and unable to pay the charges requested.

– or –

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.]

I am unable to meet basic living costs and am I'm in receipt of section 17 support through the local authority to ensure my child/children are safeguarded from destitution and homelessness. I am not permitted to work in the UK due to my immigration status, and I do not have access to any savings or assets. I am dependent on **[state source if any, such as**

food banks, charity, friends/family] to survive. I have **[state how many dependent children and their ages].**

According to the Department of Health and Social Care (DHSC) Guidance on Implementing the Overseas Visitor Charging Regulations[1] particularly in the Guidance on NHS debt recovery:

- **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."*
  - **The trust can agree a debt repayment plan or choose not to pursue the debt for the time being:**

  "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."*

[if you are asking for the hospital to consider a debt repayment plan, also include:

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 dependants) 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."

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. Refrain from pursuing enforcement or debt collection;

[choose one of the following:

3. **Do not pursue the debt for the time being (i.e. write off the debt in accounts) due to destitution**

   Or

4. **accept a repayment arrangement of £[amount] per [week/month] based on my ability to pay].**
5. **Confirm the agreed repayment arrangement in writing, including the payment amount, frequency, start date and payment instructions.**
6. **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. evidence of section 17 support, a letter from a support worker, charity, or community group, or any proof of my immigration or financial status].**

Please confirm in writing that my circumstances have been noted and how the Trust intends to proceed.

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