

What To Do When a Collector Calls

This client-focused handout contains information and tips about how to handle a call from a collector or someone collecting a debt on another's behalf.

[Here are two helpful videos](#) on dealing with debt collection, and how to talk with a debt collector.

Last updated on February 08, 2026.

Topics

[Debt and Debt Collection](#)

Tags

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STEP 1: ASK FOR THE FINANCIAL ASSISTANCE POLICY (FAP)

- FAP explains
 - Who qualifies
 - What help is available
 - How to apply
- Hospital **MUST** give FAP information to you for free

Patience (k) n't wait — ask as soon as you get a bill

A photograph showing a person with curly hair sitting in a wheelchair at a service desk. A staff member is visible behind the counter, and they appear to be in conversation. The setting is a brightly lit office or service area.

February 23, 2026

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