

# 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 the person in the wheelchair is looking at some papers on the desk.

February 23, 2026

Charity Care: A Guide to Relief of Medical Debt

Kansas Legal Services offers you some guidance if you have medical debt...

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