

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 September 26, 2023.

[Debt and Debt Collection](#)

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Files

[WHAT TO DO WHEN THE COLLECTOR CALLS 2014.pdf](#)

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Some debts aren't worth paying back. Ever heard of 'zombie debt'?

Some types of old debt are no longer collectible after a certain point. But...

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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

Pause (x) in't wait — ask as soon as you get a bill

A photograph showing a person with curly hair, wearing a light-colored shirt, sitting in a wheelchair and facing a healthcare provider. The provider is standing behind a white desk, looking down at the person. The setting appears to be a hospital or clinic.

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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