

# Debt Collection Information

This brochure talks about your options as a consumer when debt or debt collection becomes too much to handle.

Nearly all of the 2 to 3% of the households who are behind on their bills were current until they faced a sudden blow to their wallets. Such blows include job loss, illness or other setbacks. Sometimes it is tempting to give in to the daily appeals in their mailbox to *borrow, borrow, borrow*.

To help consumers, the feds and states have laws to stop abuse, deceit and unfair practices by debt collectors.

Find out more in the brochure below.

Last updated on June 22, 2023.

[Debt and Debt Collection](#)

[Debt Collection](#)

Files

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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



## 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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