



## SAMPLE LETTER

December 15, 2025

Dear Jonathan Doe,

We are writing to share the good news: you no longer owe the medical debt(s) listed to the right on this letter.

The medical debt, listed above, has been canceled by Undue Medical Debt using funds provided by federal award number 21.027 awarded to the State of Connecticut by the U.S. Department of the Treasury. You no longer have any obligation to pay these specific accounts. There are no tax consequences from this debt cancellation, which was carried out under this partnership program with the State of Connecticut.

On the reverse side of this letter you will find Frequently Asked Questions (FAQ) to give you a more complete understanding of who Undue Medical Debt is and why this service has been provided.

Here are the most immediate things you should know:

- The relief provided is for the medical debt referenced in this letter.
- Your privacy is protected. Medical records remain with the physician or hospital.
- It may be possible the debt(s) referenced in this letter is not owed, is disputed, or may have been accidentally billed in error. Contact your provider with specific account questions.

**REST ASSURED YOU NO LONGER OWE THIS MEDICAL DEBT.  
YOU CAN SHOW THIS LETTER AS PROOF IF NEEDED.**

Regards,

Allison Sesso  
Undue Medical Debt President, CEO

Ned Lamont  
Governor, State of Connecticut

**TOTAL DEBT ABOLISHED  
(DEUDA ABOLIDA):**

**\$1,234.56**

**CREDITORS  
(ACREEDORES):**

**General Hospital; General  
Clinic**

**ACCOUNT NUMBERS  
(NÚMEROS DE CUENTA):**

**GH-1234567890; GC-  
0987654321**

**DATES OF SERVICE  
(FECHAS DE SERVICIO):**

**01/01/2021; 02/02/2022**

**GIFT ID  
(ID DEL REGALO):**

**A1B2-C3D4E5**

**PLEASE KEEP FOR YOUR RECORDS  
AND DO NOT THROW AWAY.**

# FAQ

## Who is Undue Medical Debt?

Undue Medical Debt (previously known as RIP Medical Debt until April 2024) is a national not-for-profit that raises funds from private donors and philanthropic organizations, as well as receives direct funding from local and state governments. These funds are used to acquire and erase medical debt. Our IRS EIN number is 47-1442997. Since our founding in 2014 (as Medical Debt Resolution, Inc.), we have abolished over \$15 billion of medical debt, helping more than 10 million people.

## What is the goal of Undue Medical Debt?

Undue Medical Debt seeks to help families and individuals burdened by medical debt by acquiring and abolishing these debts. By cancelling these debts, we bring financial relief to families and reduce related stress. This then improves the health of patients, families and communities.

## Are there strings attached?

No! Rest assured, the debt(s) referenced in this letter is no longer owed and you do not have to take any action. We acquired the debt through the generous support of our donors, and it has been permanently abolished. It is a charitable act enabled by donors who support Undue Medical Debt's mission.

Please note that Undue Medical Debt may not be able to acquire medical debt in your area again. Our ability to abolish medical debts depends on many factors, including the availability of donor funding.

Those that respond to share their story within 14 days of receiving their letter will be entered into a random lottery to win one of twelve Amazon gift cards valued up to \$100. Winners are selected every three months and will be notified by email.

## Why are you doing this?

Medical debt often results from unplanned and unexpected illnesses and accidents. About one third of adults in the United States have difficulty in paying their health care bills. In many areas and for many reasons, people remain uninsured and those who are insured receive expensive bills after receiving care. Medical debt is the leading cause of bankruptcy in the United States. We do this work to relieve the burden of medical debt, to prevent people from skipping or delaying medical care because of cost-related fears and to support people living healthier lives.

## Do I have to pay taxes on this?

No! This medical debt was abolished as a charitable act by a detached and disinterested third party. This eliminates any potential tax consequences.

## What is a Soft Credit Inquiry?

Undue Medical Debt completed a 'soft inquiry' into your credit history to determine your eligibility for medical debt relief. Soft inquiries are listed on your credit report, are only visible to you, and do not impact your credit score.

## Did Undue abolish all of my debt?

Undue Medical Debt strives to abolish as much debt as possible, but we often can only acquire select debts for people given the complexities of the health care finance system. An individual may have multiple bills for one episode of care, and we may have abolished some while others are still outstanding. If you have questions about specific debts erased, please reach out to the provider displayed on the right side of the first page of this letter.

## People, helping people

We depend on donations from individuals, corporations, and charitable organizations as well as direct funding from government partners to support us in our mission and purpose.

To learn more about Undue Medical Debt, please visit us at [UndueMedicalDebt.org](https://UndueMedicalDebt.org). If you believe a listed debt has already been paid or wasn't owed by you to begin with, please contact [UndueMedicalDebt.org/respond](https://UndueMedicalDebt.org/respond).

