

# DEBT VALIDATION

📍 Health Law Advocates  
✉ JReis@HLA-inc.org  
✉ Arhoades@HLA-inc.org  
🌐 HealthLawadvocates.org

# HLA

## How to help your client dispute and validate medical debt

Debt validation is a consumer's right under Federal Law. The Fair Debt Collection Practices Act (FDCPA) allows you to request written proof of the debt from a debt collector

### Timelines

- It is important to send a debt validation letter within **30 days** of receiving the **initial** collections notice
- Send the letter via certified mail and electronically to create a record

### Writing a Letter

Write a validation letter when:

- When you first receive a collections notice in the mail
- Even if it's past 30 days, it is worth sending a validation letter

### What to ask for

- Written verification of the debt
- The name and address of the original creditor
- The amount of the alleged debt;
- All documents, proof concerning this debt
- A ledger, account statement, documentation of the date and amount of payments, credits, balances, and charges
- A copy of any judgment against you



## POSSIBLE OUTCOMES

- The collections agency sends a letter with the requested debt validation information. **You may still have other ways to challenge the debt.**
- The collections agency **fails** to validate the debt. This means it cannot collect the debt.
- The collections agency does not respond to your letter.
  - As long as the collector does not respond, **they can no longer attempt to collect the debt.**