



LOB SAMPLE ADDRESS (DEFAULT)
2261 MARKET ST
SAN FRANCISCO, CA 94114-1612



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SAN FRANCISCO, CA 94114-1612



send_date

Dear full_name,

The Beshear Administration and Undue Medical Debt are writing to share the good news: You no longer owe the medical debt(s) listed to the right on this letter. The Beshear Administration provided funds to Undue Medical Debt, a national 501(c)(3) nonprofit, to buy and cancel your medical debt. Medical debt is not something you choose and should not keep you from a healthy and prosperous life. Relieving medical debt can improve credit scores and make owning a home and buying a car more affordable. That is why the Beshear Administration is prioritizing Kentuckians like you with this program. You can learn more about Team Kentucky's Medical Debt Relief Program at MedicalDebtRelief.Ky.Gov.

The cancellation of this medical debt is a no-strings-attached gift. You no longer have any obligation to pay this debt to anyone, at any future time and no income taxes are owed.

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. You can learn more about Undue Medical Debt at www.UndueMedicalDebt.org.

Important information for you to know:

- The relief provided is only for the medical debt account(s) referenced in this letter.
- Your privacy is protected. Medical records remain with the physician or hospital.
- Please contact your provider with questions on the medical services received or for billing details beyond what is provided in this letter.
- You will not be asked to take any further action to receive this relief. If someone contacts you and asks for a fee for any details about this program, it is a scam and should be reported to authorities.

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

[Confirm you received this letter:
help us track our impact:](#)

**QR Code
Here**

**To respond, scan the
QR code with your
phone or visit
bit.ly/Undue_Response**

*If you want to reach out via mail, please write to:
Undue Medical Debt- Constituent Services,
28-07 Jackson Ave, 5th Floor, Long Island City, NY 11101.*

Use the QR code or link to help us evaluate this debt relief program. You're invited to also share your experience to bring attention to the medical debt crisis and inspire others to support medical debt relief.

You don't have to give your name, and your information will stay private unless you allow us to share it.

Reply with your contact information for a chance to win a \$100 Amazon gift card. Winners are chosen randomly every three months and notified by email. The link/QR code can also be used to submit any questions you may have.

This medical debt relief program is helping tens of thousands Kentuckians get free of debt caused by an unexpected illness or medical emergency! I hope you will share your story so we can help others too. I look forward to hearing from you!

Allison Sesso
Undue Medical Debt President, CEO

Andy Beshear
Governor, Commonwealth of Kentucky

**TOTAL DEBT CANCELED
(DEUDA CANCELADO):**

Stotal_balance

**CREDITORS
(ACREEDORES):**

original_creditors

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

original_accounts

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

dates_of_service

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

gift_id

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

XX



What is the goal of the Team Kentucky Medical Debt Relief Program?

The Team Kentucky Medical Debt Relief Program helps families and individuals burdened by medical debt by acquiring and canceling these debts. The program brings relief to families and reduces financial stress. Not carrying the burden of debt can also improve credit scores making purchases like a home or transportation more affordable. These efforts improve the health of patients, families and communities. Through this program, to date, more than 46,000 Kentuckians have been relieved of more than \$103 million dollars of medical debt – with more to come! To learn more about this program visit MedicalDebtRelief.ky.gov.

Who is Undue Medical Debt?

Undue Medical Debt (previously known as RIP Medical Debt until April 2024) is a national nonprofit 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 cancel medical debt. Our IRS EIN number is 47-1442997. Since our founding in 2014 (as Medical Debt Resolution, Inc.), we have canceled over \$49 billion of medical debt, helping more than 31 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 canceling these debts. We bring financial relief to families and reduce 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 and it has been permanently canceled. 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 cancel medical debts depends on many factors, including the availability of donor funding.

While not required, those that respond to share their story 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. At least 100 million people in the United States have medical debt. 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. It also can seriously damage credit scores, making it more difficult to be approved for credit, receive more competitive interest rates on mortgages and loans, and ultimately, making it more expensive to buy a home or vehicle. 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 canceled 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 cancel all of my debt?

Undue Medical Debt strives to cancel as much debt as possible, but we often can only acquire select debts for people given the complexities of the healthcare finance system. An individual may have multiple bills for one episode of care, and we may have canceled some while others are still outstanding. If you have questions about specific debts canceled or believe the debt(s) referenced in this letter were not owed, 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.

