

May 21, 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 debt was relieved by Undue Medical Debt, a national nonprofit, as a part of a broad initiative led by the North Carolina Department of Health and Human Services to ease the burden of medical debt for residents across the state. All debt was relieved through the program, donated by a healthcare provider, or purchased using funding from private philanthropy. To learn more about this and additional state actions, including how to enroll in Medicaid, visit ncdhhs.gov/medicaldebt.

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.

Here are the most immediate things you should know:

- The relief provided is only for the medical debt account(s) reference in this letter.
- Your privacy is protected. Medical records remain confidential and with the physician or hospital.
- Please contact your provider if you have any questions on the medical services received or for billing details beyond what is provided here.

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

[Confirming you received this letter
helps us track our impact:](#)

QR Code
Here

To respond, scan the
QR code with your
phone or visit



¿Habla español?

Visite nuestro sitio web bit.ly/Undue_NC o escanee el código QR con la cámara de su teléfono inteligente para ver una versión en español de esta carta.

Use the QR code or link to help us evaluate this debt relief program. You're invited to also share your story 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 within 14 days 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.

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.

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

\$1,234.56

**CREDITORS
(ACREEDORES):**

**General Hospital NC;
General Clinic NC**

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

**GH-0123456789; GC-
9876543210**

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

01/01/2021; 02/02/2022

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

G1FT-A1B2C3

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

We hope you will help others like yourself by telling your story. We look forward to hearing from you!

Regards,

Allison Sesso
Undue Medical Debt President, CEO

FAQ

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 \$23 billion of medical debt, helping more than 13 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 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. 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. 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.

