

[Name]
[Address]
[City, State Zip]

[Date]

SENT VIA [METHOD, e.g. certified mail, email, fax]

[Name of Creditor/debt collector]

[Address of Creditor/debt collector]

Re: Name: [Patient]

Account number: [Number]

Dear [Creditor]:

[DISPUTE LANGUAGE]

I am writing to dispute the above referenced debt. The federal Fair Debt Collection Practices Act (15 U.S.C. § 1692, et seq.) and California Rosenthal Act (Cal. Civ. Code § 1788, et seq.) (hereinafter "Rosenthal" or "Rosenthal Act") prohibit original creditors and/or subsequent debt collectors from using false representations of the legal status of a debt when attempting to collect, or collecting on, a debt. 15 U.S.C. § 1692e(2); Cal. Civ. Code § 1788.17. These laws also prohibit original and/or subsequent debt collectors using unfair or unconscionable means to collect debts, including collecting any amount over the amount "expressly authorized by the agreement creating the debt or permitted by law." 15 U.S.C. § 1692f; Cal. Civ. Code § 1788.17.

Original creditors and debt collectors that violate the Fair Debt Collection Practices Act and/or Rosenthal Act, and can therefore be subject to civil liability, including actual damages sustained by the consumer and additional damages of up to \$1,000.00 USD per violation. 15 U.S.C. § 1692k(a); Cal. Civ. Code § 1788.30.

Here, [creditor's and/or creditor's agent's] conduct [has / potentially has] violated the Fair Debt Collection Practices Act and/or Rosenthal Act. Creditor has done so by [explain relevant conduct].

[CEASE CONTACT LANGUAGE]

I also request that you cease all contact with me pursuant to California Civil Code § 1788.17 and the Fair Debt Collections Practices Act, 15 USC § 1692c(c) which require that you honor this request.

This letter is in response to your repeated attempts to collect a debt that I have disputed with the original creditor as medical debt that should have been covered by my insurance company. I am in the process of trying to resolve the matter with my insurance company and I do not wish to be contacted in an attempt to collect a debt.

Please cease all communication with me regarding this debt. Any attempt to communicate with me in writing or by telephone after your receipt of this letter is a violation of the federal Fair Debt Collection Practices Act 15 U.S.C. §1692e(5) and state Rosenthal Fair Debt Collection Practices Act.

[CEASE ATTEMPTS TO SEND TO COLLECTIONS]

I also write to notify [creditor] that the California Fair Hospital Pricing Policies Act prohibits you from sending the above referenced debt to collections. This is because I have a pending appeal with my health insurance. This debt cannot be sent to collections, if ever, until a final determination is made on my appeal. Cal. Health & Safety Code § 127426.

[IF SENT TO COLLECTIONS]

I recognize that you may choose to refer this account to another collections agency or back to the original creditor. Should you choose to do so YOU MUST INCLUDE A COPY OF THIS LETTER IN MY FILE AND THE ACCOUNT MUST INCLUDE A NOTATION THAT I DO NOT WISH TO BE CONTACTED IN AN ATTEMPT TO COLLECT A DEBT. If you fail to comply with this request, I will consider it an intentional attempt to circumvent the requirements of the federal and state Fair Debt Collection Practices acts.

Thank you for your assistance and your understanding.

Sincerely,

[Signature]

[Print Name]

CC: [Agents / Additional Creditors]