CASE STUDY

CREDIT MANAGEMENT



Established in 1986, **CCI Credit Management is a leading UK specialist in care home debt recovery and healthcare debt collection services**, supporting NHS hospitals, health boards, private hospitals, and residential care homes nationwide. With proven expertise in local authority debt recovery and central government collections, CCI provides **compliant, efficient credit management solutions**, improving cash flow and reducing aged debt across the healthcare sector.

Case Study: Care Home Debt Recovery Across a Multi-Site Portfolio

The Client
A healthcare company owned a group of care homes operating under a number of individual brand names across the UK. Following a restructuring of the care home portfolio, the business rationalised its operations and several debtor books were made available for collection.

The client required an experienced and trusted partner to manage recovery in an appropriate and empathetic way. This was particularly important because the work involved contact with care home residents, their families, Local Authorities, and NHS organisations. The client recognised CCICM's high levels of compliance and specialist expertise in this sector, awarding the business to CCICM.

The Challenge
Many of the outstanding debts were disputed. There was also a significant volume of overpayments and complex account reconciliations involving Local Authorities, NHS funders, and care homes.
This type of debt recovery presents a unique set of challenges, including:
- Multiple funding sources, including NHS funding, Local Authority funding, private funding, or a combination of all three
- Cases where more than one Local Authority was contributing to a single resident's care
- The need to deal sensitively with vulnerable individuals
- Cases involving elderly residents
- Communication with bereaved families
- Liaison with solicitors handling probate and estate matters

Our Approach
Our dedicated team of specialist debt recovery professionals segmented the ledger by geographic Local Authority and quickly engaged the relevant contacts to begin investigations and recovery action.

Because NHS organisations and Local Authorities were already familiar with CCICM and trusted our experience in the care sector, collaboration was established quickly. This credibility helped ensure that cooperation remained constructive throughout, with all parties focused on resolving outstanding issues, confirming the correct liability, issuing accurate payments, and addressing any overpayments.

The Outcome
In the first year, we successfully recovered over 50% of the principal ledger balance. Based on agreed repayment arrangements and expected settlements upon completion of probate matters, the projected final recovery rate was expected to reach at least 80%.
Our work also delivered wider positive outcomes, including:
- Returning substantial credit balances to their rightful owners, including private individuals, Local Authorities, and NHS bodies
- Successfully progressing multiple probate cases in partnership with solicitors and bereaved families
- Tracing and recovering payments that had been sent to the incorrect recipient, including new care home operators
- Further strengthening our trusted working relationships with Local Authorities and NHS entities

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Benefits of Partnering with CCI Credit Management

End-to-End Care Sector Debt Recovery Solutions: Comprehensive outsourced credit control and care home debt recovery services tailored to the healthcare sector.

Established Healthcare & Government Network: Access to a trusted network across NHS hospitals, local authorities, and central government departments.

Seamless Collaboration with In-House Teams: Integrated working practices alongside your existing credit control and finance teams.

Improved Cash Flow & Reduced Aged Debt: Proven strategies to accelerate payments, optimise collections, and strengthen financial performance.

Specialist Care Home Debt Recovery Expertise: Over three decades of experience handling sensitive healthcare-related debt cases.

Reputation-Safe, Compliant Approach: FCA-regulated processes ensure ethical, professional engagement that protects your organisation's reputation.

Transparent Reporting & Performance InsightsL: Regular, detailed reporting to track recovery progress and financial outcomes.

About CCI Credit Management

CCI Credit Management (CCICM) is a multi-award-winning UK credit management and debt recovery specialist with more than 40 years of experience delivering results across the healthcare and financial sectors.
- Trusted by NHS organisations, government bodies, banks, accountants, asset-based lenders, and private equity firms
- Extensive experience supporting care homes, healthcare providers, SMEs, and multinational organisations
- Headquartered in the UK with a global footprint of 90+ partner offices
- Fully FCA authorised and regulated, with ISO 9001 and ISO 27001 accreditation
- Long-standing history of working with the NHS and public sector for more than 40 years.

Flexible, Results-Driven Pricing Model

No Win, No Fee Debt Recovery: Contingency-based pricing ensures you only pay for successful outcomes.

Debt Portfolio Purchasing Options: Ability to acquire debt portfolios, with tailored evaluations for each opportunity.

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