

Healthcare debt recovery often requires a highly specialised approach, particularly when managing disputes between NHS organisations. CCICM is a recognised market leader in healthcare debt recovery, this case study demonstrates how CCICM successfully resolved a complex inter-NHS payment dispute, securing full recovery of an outstanding balance while preserving important working relationships between the organisations involved.

Case Study: Inter NHS Trust Case Study

The Case
CCICM was instructed to recover an outstanding balance of approximately £37,000 arising from services provided between two NHS Trusts. The debtor NHS Trust disputed liability for the balance, while the creditor NHS Trust maintained that the charges were valid and payable.

The Challenge
While initial discussions were constructive, several issues emerged during the recovery process. The debtor advised that any payments could only be processed during designated payment cycles occurring on the 1st and 15th of each month. Subsequently, the debtor argued that the full balance was not payable due to what they believed to be an error in the calculation of charges and the requirement for a credit note.

CCICM conducted a detailed review of the debtor's assertions and determined that the alleged dispute had not been raised within the contractual timeframe specified between the parties. As a result, our client was no longer in a position to re-bill the charges in question. Further examination of the correspondence history revealed that while the debtor had previously raised other queries, none related to the specific charge being disputed. Supporting documentation and evidence provided by our client clearly demonstrated that the outstanding balance remained valid, enforceable, and payable in full.

To support resolution, all relevant documentation and correspondence were collated and presented to the debtor for review.

The Negotiation Process
Following its review, the debtor proposed a settlement based on approximately 50% of the value of the disputed amount, which would have required our client to issue a credit note of around £1,900. After considering the proposal, our client rejected the offer and instructed CCICM to continue pursuing payment of the full balance. Our collector communicated the decision to the debtor, providing a clear explanation of the reasons why the debt remained due and payable. When no response was received, proactive follow-up contact was made to ensure the communication had been received and reviewed by the appropriate decision-makers. This persistence proved critical in moving the case toward a successful conclusion.

The Outcome
Following further discussions, the debtor acknowledged that its options were limited and accepted that the balance was payable. Rather than pursuing formal mediation or further escalation, the debtor agreed to settle the outstanding balance in full.
Results Achieved:
- 100% recovery of the outstanding £37,000 balance.
- No legal action required.
- No mediation required.
- Dispute successfully resolved.
- Positive working relationship maintained between both NHS organisations.

The debtor processed the payment ahead of schedule, and receipt of funds was confirmed by our client.

Benefits of Partnering with CCI Credit Management

NHS Sector Specialists: CCICM is widely recognised as a market leader in healthcare debt recovery, supporting NHS Trusts, Health Boards, Care Homes, and Private Hospitals across the UK.

Collaborative Recovery Approach: We focus on resolving disputes and securing payment through communication and negotiation rather than adversarial collection tactics.

NHS Data Security Compliance: Our systems and processes are designed to meet the highest standards of information governance and data protection.

Improved Cash Flow:Reduce aged debt and accelerate revenue recovery without increasing internal resource requirements.

Relationship Preservation: Protect important relationships between healthcare organisations while recovering outstanding balances.

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 in credit control and debt collection.
- Market-leading healthcare debt recovery specialists.
- The only DCA to be lawfully entitled to process NHS patient data (UK only), as evidenced by our unrivalled NHS DSP accreditation.
- Trusted by approximately 80% of UK NHS Trusts, Health Boards, and Private Hospitals.
- Established relationships across the NHS and wider healthcare sector since 1986.
- Continually certified under the NHS Data Security and Protection Toolkit.
- Headquartered in the UK with a global footprint of 90 partner offices
- Fully FCA authorised and regulated, with ISO 9001 and ISO 27001 accreditation.
- Proven expertise in complex, high-value, and cross-border debt recovery matters.

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.

Contact Us: Email: Sales@ccicm.com Telephone: +44 (0) 1766 77 22 88 / +44 (0) 7831 293 746