CASE STUDY



Recovering debts owed by former employees can present unique challenges for NHS organisations, particularly where there is a dispute regarding the balance due. This case study demonstrates how CCICM successfully resolved a disputed employee debt on behalf of an NHS Trust, securing full payment within 21 days while maintaining the highest standards of regulatory compliance, fairness, and customer care.

Case Study: Successful Recovery of a Former Employee Debt Through Specialist NHS Debt Collection and Dispute Resolution

The Client
As a trusted provider of NHS debt recovery services, CCICM was engaged to manage the matter professionally, fairly, and in accordance with all applicable regulatory requirements. The debt related to monies owed following the employee's departure from the Trust and had become the subject of a dispute regarding both the calculation of the balance and the amount payable. The outstanding balance totalled £7,332.17, requiring specialist investigation and stakeholder engagement to establish an agreed position and facilitate recovery.

The Challenge
The primary challenge was the disagreement between the NHS Trust and the former employee regarding the value of the debt and the methodology used to calculate the charges.

To achieve a successful outcome, it was necessary to undertake a detailed review of the account history, supporting documentation, and correspondence relating to the debt. Equally important was the need to act as a professional intermediary between both parties, ensuring clear communication, transparency, and a fair resolution process.
Given the sensitive nature of employee debt recovery within the healthcare sector, the case required a balanced approach that protected the interests of the NHS Trust while ensuring the former employee was treated fairly and respectfully throughout the process.

The Recovery Process
Upon instruction, a comprehensive review of all available documentation was undertaken to establish the origin of the debt, verify the outstanding balance, and identify the source of the dispute. Regular communication was maintained with both the NHS Trust and the former employee to ensure that all relevant information was considered and understood.

As an FCA-regulated debt recovery company, all activity was conducted in accordance with the Financial Conduct Authority's principles, including the requirement to treat customers fairly. Particular care was taken to ensure that communications remained professional, transparent, and supportive throughout the engagement.

CCICM's healthcare debt recovery processes are supported by robust governance frameworks, information security controls, and full compliance with UK data protection legislation, providing NHS organisations with confidence that sensitive information is managed securely and responsibly.

The Outcome
The case resulted in the successful recovery of the full agreed balance of £7,023.68, following the issuance of a credit note valued at £308.49. The dispute was resolved without escalation, legal action, or reputational risk, and the account was settled in full within 21 days of instruction. The outcome demonstrated the value of specialist NHS debt recovery expertise, effective dispute resolution, and professional stakeholder management when handling sensitive employee debt matters.

Benefits of Partnering with CCI Credit Management

Specialist Healthcare Collection Expertise: CCICM is a trusted recovery partner to NHS Trusts, Health Boards, Care Homes, and Private Hospitals throughout the UK.

Collaborative Recovery Approach: Our focus is on achieving positive outcomes through communication, reconciliation, and negotiation rather than adversarial collection tactics.

Enhanced Cash Flow: Accelerate the recovery of overdue healthcare invoices and improve working capital without increasing internal resource requirements.

Reputational Protection: Our professional and compliant collection processes safeguard your organisation's reputation and stakeholder relationships.

Relationship Preservation: We work to maintain positive relationships between healthcare providers, Local Authorities, commissioners, and other public-sector organisations.

Market-Leading Compliance Standards: CCICM maintains the highest standards of information security, data protection, and regulatory compliance.

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.

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