**LETTER TEMPLATE**

**HEALTH INSURANCE COSTS HARDSHIP LETTER**

**[Name]**

**[Address]**

**[Phone #]**

**[Date]**

Dear **[debtor or other entity]**:

I am writing to request **[loan extension/increased aid/etc.]** in light of increased insurance costs facing my family.

After **[job loss/illness/death]** on **[date]**, our family lost our employer-based insurance policy. Whereas that expense had been **[amount]** per month, we are now paying **[amount]** for **[COBRA/ACA Marketplace plan/private insurance]**. Paying this cost is a great hardship.

We hope that this added expense is only a short-term setback. In the meantime, your flexibility and consideration are deeply appreciated.

Sincerely,

**[Name]**