Taxpayers with debts over two years old might be getting a letter from the Internal Revenue Service (IRS). The IRS is employing private debt collection companies. This is a new program from the IRS to collect past due debt. The new program is designed for individuals that have an IRS debt that is two or more years old and that the individuals were previously contacted by the IRS. You can learn more about the program at IRS – Private Debt Collection.

Under the new program, the debtor will receive two letters. The first letter will come from the IRS, which will inform the debtor which collection company has been assigned to them. The second letter will come from the collection company. Both letters will include the tax amount owed, the name of the private debt collection company, and a taxpayer authentication number that is unique to the debtor.

In the past, there were many scams attempting to fraudulently collect taxes from consumers by impersonating IRS personnel. The new IRS program attempts to reduce scams by the following:

• There are only four authorized private debt collection companies (CBE, ConServe, Performant, and Pioneer).
• The private debt collectors will never ask you to pay them directly. All payments should be made/sent directly to the U.S. Treasury or paid electronically at IRS.gov/payments.
• The private debt collectors will never use robocalls or prerecorded messages. You will always speak to a live operator.
• The private debt collection company will always use the unique authentication number assigned to you.

Accounts are never assigned to the following:

• Deceased
• Under the age of 18
• In designated combat zones
• Victims of tax-related identity theft
• Currently under examination, litigation, criminal investigation or levy
• Subject to pending or active offers in compromise
• Subject to an installment payment
• Subject to right of appeal
• Classified as innocent spouse cases
• In presidentially declared disaster areas and requesting relief from collections
If you are not sure that you owe the IRS money, you can always ask the private debt collection company for a written “validation notice.” The validation notice will state what you owe and to whom you owe the debt. You can also check your debt electronically at IRS.gov/balancedue. The website will walk you through the process to obtain your balance. If you have a zero balance, then you should not be receiving calls.

All debtors have rights during the collection process. You can learn more about those rights at the Federal Trade Commission – Debt Collection website. To report misconduct of an employee of one of the designated private debt collection companies, please contact the Treasury Inspector General for Tax Administration at 1-800-366-4484 or visit www.tigta.gov.

For more information or to file a complaint, contact Pinellas County Consumer Protection at (727) 464-6200 or visit www.pinellascounty.org/consumer.