



131st MAINE LEGISLATURE

SECOND REGULAR SESSION-2024

Legislative Document

No. 2115

S.P. 908

In Senate, January 3, 2024

An Act Requiring Health Care Providers to Engage in Fair Practices When Selling Medical Debt

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 203.

Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

A handwritten signature in black ink, appearing to read 'D M Grant'.

DAREK M. GRANT
Secretary of the Senate

Presented by Senator TIPPING of Penobscot.
Cosponsored by Representative PERRY of Calais and
Senators: BAILEY of York, DAUGHTRY of Cumberland, HICKMAN of Kennebec, President
JACKSON of Aroostook, VITELLI of Sagadahoc.

1 **Be it enacted by the People of the State of Maine as follows:**

2 **Sec. 1. 9-A MRSA §5-116-A, sub-§5** is enacted to read:

3 **5. Offer to consumer to purchase medical debt.** A health care provider may not
4 assign, sell or otherwise transfer a debt for health care services to a debt collector for less
5 than the total amount of the debt unless the health care provider has offered the consumer
6 responsible for the debt the opportunity to acquire the debt at the same reduced amount as
7 the debt collector before the debt collector acquires the debt from the health care provider.

8 **Sec. 2. 32 MRSA §11013, sub-§12** is enacted to read:

9 **12. Collection action prohibited on debt from medical expenses if consumer not**
10 **offered purchase of debt.** A debt collector may not collect or attempt to collect a debt for
11 medical expenses against a consumer unless the debt collector has acquired the debt from
12 a health care provider that has complied with the requirements of Title 9-A, section
13 5-116-A, subsection 5.

14 **SUMMARY**

15 This bill provides that a health care provider may not assign, sell or otherwise transfer
16 medical debt to a debt collector for less than the total amount of the debt unless the health
17 care provider has offered the consumer responsible for the debt the opportunity to acquire
18 the debt at the same reduced amount as the debt collector before the debt collector acquires
19 the debt from the health care provider.