

STATE OF MAINE

IN THE YEAR OF OUR LORD  
TWO THOUSAND TWENTY-FIVE

S.P. 237 - L.D. 558

**An Act to Strengthen Consumer Protections by Prohibiting the Report of  
Medical Debt on Consumer Reports**

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

**Sec. 1. 10 MRSA §1308, sub-§3-A** is enacted to read:

**3-A. Debt buyer.** "Debt buyer" has the same meaning as in Title 32, section 11002, subsection 5-A.

**Sec. 2. 10 MRSA §1308, sub-§3-B** is enacted to read:

**3-B. Debt collector.** "Debt collector" has the same meaning as in Title 32, section 11002, subsection 6.

**Sec. 3. 10 MRSA §1308, sub-§4-A** is enacted to read:

**4-A. Medical creditor.** "Medical creditor" means an entity that provides health care services and to whom a consumer incurs medical debt or an entity that provided health care services to a consumer and to whom the consumer previously owed medical debt if the medical debt has been purchased by one or more debt buyers.

**Sec. 4. 10 MRSA §1308, sub-§4-B** is enacted to read:

**4-B. Medical debt.** "Medical debt" has the same meaning as in Title 32, section 11002, subsection 7-A.

**Sec. 5. 10 MRSA §1310-H, sub-§4**, as enacted by PL 2019, c. 77, §2, is amended to read:

**4. Reporting of medical expenses debt on a consumer report.** Notwithstanding any provision of federal law, a consumer reporting agency shall comply with the following provisions with respect to the reporting of medical expenses debt on a consumer report.

A. A consumer reporting agency may not report ~~debt from medical expenses~~ medical debt on a consumer's consumer report ~~when the date of the first delinquency on the debt is less than 180 days prior to the date that the debt is reported~~ and a medical creditor, debt collector or debt buyer may not report a consumer's medical debt to a consumer reporting agency.

~~B. Upon the receipt of reasonable evidence from the consumer, creditor or debt collector that a debt from medical expenses has been settled in full or paid in full, a consumer reporting agency:~~

~~(1) May not report that debt from medical expenses; and~~

~~(2) Shall remove or suppress the report of that debt from medical expenses on the consumer's consumer report.~~

~~C. As long as the consumer is making regular, scheduled periodic payments toward the debt from medical expenses reported to the consumer reporting agency as agreed upon by the consumer and medical provider, the consumer reporting agency shall report that debt from medical expenses on the consumer's consumer report in the same manner as debt related to a consumer credit transaction is reported.~~