



129th MAINE LEGISLATURE

FIRST REGULAR SESSION-2019

Legislative Document

No. 110

H.P. 92

House of Representatives, January 17, 2019

An Act Regarding Credit Ratings Related to Overdue Medical Expenses

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

A handwritten signature in cursive script that reads "Robert B. Hunt".

ROBERT B. HUNT
Clerk

Presented by Representative JOHANSEN of Monticello.
Cosponsored by Representatives: COLLINGS of Portland, MORRIS of Turner, ORDWAY of Standish, Senator: GUERIN of Penobscot.

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

2 **Sec. 1. 10 MRSA §1310-H, sub-§3**, as enacted by PL 2013, c. 228, §1, is
3 amended to read:

4 **3. Nonliability.** A person may not be held liable for any violation of this section if
5 the person shows by a preponderance of the evidence that at the time of the alleged
6 violation the person maintained reasonable procedures to ensure compliance with the
7 provisions of subsections 1 ~~and~~, 2 ~~and~~ 4.

8 **Sec. 2. 10 MRSA §1310-H, sub-§4** is enacted to read:

9 **4. Reporting of overdue medical expenses on consumer report.** Notwithstanding
10 any provision of federal law, a consumer reporting agency may not report debt from
11 overdue medical expenses on a consumer's consumer report in a manner that adversely
12 affects the consumer's credit history or credit rating as long as the consumer is making
13 regular, scheduled periodic payments toward the debt.

14 **SUMMARY**

15 This bill prohibits a consumer reporting agency from reporting debt from overdue
16 medical expenses on a consumer report in a manner that adversely affects the consumer's
17 credit history or credit rating as long as that consumer is making regular, scheduled
18 periodic payments toward the debt.