



132nd MAINE LEGISLATURE

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Legislative Document

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H.P. 659

House of Representatives, March 14, 2025

An Act Regarding the Reporting of Medical Debt on Consumer Reports

Received by the Clerk of the House on March 12, 2025. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401.

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

ROBERT B. HUNT
Clerk

Presented by Representative MORRIS of Turner.

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

2 **Sec. 1. 10 MRSA §1310-H, sub-§4, ¶D** is enacted to read:

3 D. A consumer reporting agency may not report debt from medical expenses on a
4 consumer's consumer report if the consumer was covered by a health plan, as defined
5 in Title 24-A, section 4301-A, subsection 7, at the time of the event giving rise to the
6 medical expenses and the debt is for an outstanding balance, after copayments,
7 deductibles and coinsurance have been applied, owed for emergency medical treatment
8 or treatment in a health care facility for an out-of-network benefit claim.

9 **Sec. 2. 10 MRSA §1310-H, sub-§5** is enacted to read:

10 **5. Definitions.** As used in this section, unless the context otherwise indicates, the
11 following terms have the following meanings.

12 A. "Emergency medical treatment" has the same meaning as in Title 32, section 83,
13 subsection 13.

14 B. "Health care facility" has the same meaning as in Title 22, section 328, subsection
15 8.

16 **SUMMARY**

17 This bill prohibits a consumer reporting agency from reporting debt from medical
18 expenses on a consumer's consumer report if the consumer was covered by a health plan at
19 the time of the event giving rise to the medical expenses and the debt is for an outstanding
20 balance owed for emergency medical treatment or treatment in a health care facility for an
21 out-of-network benefit claim.