



132nd MAINE LEGISLATURE

FIRST REGULAR SESSION-2025

Legislative Document

No. 558

S.P. 237

In Senate, February 25, 2025

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

Received by the Secretary of the Senate on February 19, 2025. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 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 BAILEY of York.
Cosponsored by Representative MATHIESON of Kittery and
Senators: President DAUGHTRY of Cumberland, HICKMAN of Kennebec, RENY of
Lincoln, TIPPING of Penobscot.

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

2 **Sec. 1. 10 MRSA §1310-H, sub-§4**, as enacted by PL 2019, c. 77, §2, is amended
3 to read:

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

7 A. A consumer reporting agency may not report debt from medical expenses on a
8 consumer's consumer report ~~when the date of the first delinquency on the debt is less~~
9 ~~than 180 days prior to the date that the debt is reported.~~

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

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

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

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

21 **SUMMARY**

22 This bill prohibits a consumer reporting agency from reporting debt from medical
23 expenses on a consumer's consumer report.