

Date:

(Filing No. S- )

# HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

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## STATE OF MAINE

## SENATE

## 132ND LEGISLATURE

## FIRST SPECIAL SESSION

COMMITTEE AMENDMENT “ ” to S.P. 237, L.D. 558, “An Act to Strengthen Consumer Protections by Prohibiting the Report of Medical Debt on Consumer Reports”

Amend the bill by inserting after the enacting clause the following:

**'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.'

Amend the bill in section 1 in subsection 4 in the first line (page 1, line 4 in L.D.) by striking out the following: "**expenses**" and inserting the following: '**expenses debt**'

Amend the bill in section 1 in subsection 4 in the 3rd line (page 1, line 6 in L.D.) by striking out the following: "expenses" and inserting the following: '**expenses debt**'

Amend the bill in section 1 in subsection 4 in paragraph A in the first line (page 1, line 7 in L.D.) by striking out the following: "debt from medical expenses" and inserting the following: '~~debt from medical expenses~~ **medical debt**'

1 Amend the bill in section 1 in subsection 4 in paragraph A in the last line (page 1, line  
2 9 in L.D.) by inserting after the following: "~~reported~~" the following: 'and a medical creditor,  
3 debt collector or debt buyer may not report a consumer's medical debt to a consumer  
4 reporting agency'

5 Amend the bill by relettering or renumbering any nonconsecutive Part letter or section  
6 number to read consecutively.

## 7 SUMMARY

8 This amendment prohibits the reporting of medical debt on a consumer report and  
9 clarifies that medical debt has the same definition as currently used in the Maine Fair Debt  
10 Collection Practices Act. The amendment also prohibits a debt collector, debt buyer or an  
11 entity that provides health care services from reporting medical debt to a consumer  
12 reporting agency.