

LD 365

**Draft For Review by HCIFS Committee to Replace Concept Draft
Proposed by Sponsor, Rep. Morris**

**PROPOSED DRAFT COMMITTEE AMENDMENT REPLACING CONCEPT DRAFT:
LD 365, An Act To Protect Consumers from Surprise Medical Bills**

Amend the bill by striking everything after the enacting clause and before the summary and inserting in its place the following:

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

D. A consumer reporting agency may not report debt from medical expenses on a consumer's consumer report for a collection account with a medical industry code if the consumer was covered by a health benefit plan at the time of the event giving rise to the collection and the collection is for an outstanding balance owed for emergency medical treatment or treatment in a health care facility an out-of-network benefit claim on an out-of-network benefit claim, after application of any copayments, deductibles, and coinsurance. For the purposes of this paragraph, "emergency medical treatment" has the same meaning as in Title 32, section 83, subsection 13 and "health care facility" has the same meaning as in Title 22, section 328, subsection 8.

SUMMARY

This amendment replaces the bill, which was printed as a concept draft pursuant to Joint Rule 208.

The amendment prohibits a consumer reporting agency from reporting debt from medical expenses on a consumer's consumer report for a collection account with a medical industry code if the consumer was covered by a health benefit plan at the time of the event giving rise to the collection and the collection is for an outstanding balance, after application of any copayments, deductibles and coinsurance, owed for emergency medical treatment or treatment in a health care facility for an out-of-network benefit claim.