

MAINE STATE LEGISLATURE

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Date: 5/21/07

(Filing No. H-286)

Minority

INSURANCE AND FINANCIAL SERVICES

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
123RD LEGISLATURE
FIRST REGULAR SESSION

COMMITTEE AMENDMENT "A" to H.P. 718, L.D. 958, Bill, "An Act To Protect Maine Citizens' Credit"

Amend the bill by striking out everything after the enacting clause and before the summary and inserting the following:

Sec. 1. 10 MRSA §1320, sub-§3-B is enacted to read:

3-B. Medical expenses debts; waiting period. A debt collector or a person who provides medical treatment may not furnish information to a consumer reporting agency regarding overdue medical expenses for a consumer, or the consumer's minor child as provided in subsection 3-A, until 6 months following the date that medical treatment was provided. If, after 6 months, information is furnished to a consumer reporting agency regarding overdue medical expenses, the debt collector or person making the report shall notify the consumer reporting agency if the consumer is making periodic payments in good faith with the agreement of the debt collector or person who provided medical treatment.

Sec. 2. 32 MRSA §11013, sub-§6 is enacted to read:

6. Medical expenses debts; waiting period. A debt collector may not furnish information to a consumer reporting agency regarding overdue medical expenses for a consumer, or the consumer's minor child as provided in subsection 5, until 6 months following the date that medical treatment was provided. If, after 6 months, information is furnished to a consumer reporting agency regarding overdue medical expenses, the debt collector shall notify the consumer reporting agency if the consumer is making periodic payments in good faith with the agreement of the debt collector or person who provided medical treatment.

SUMMARY

This amendment is the minority report of the committee. The amendment prohibits a debt collector or person who provides medical treatment from furnishing information to a

COMMITTEE AMENDMENT

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- 1 consumer reporting agency regarding overdue medical expenses for at least 6 months
- 2 after the medical treatment is provided. The amendment also requires that the consumer
- 3 reporting agency be notified if the consumer has been making periodic payments in good
- 4 faith with the agreement of the debt collector or person who provided medical treatment.

FISCAL NOTE REQUIRED
(See attached)



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LD 958

LR 773(02)

An Act To Protect Maine Citizens' Credit

Fiscal Note for Bill as Amended by Committee Amendment "A"
Committee: Insurance and Financial Services
Fiscal Note Required: Yes

Fiscal Note

Minor revenue increase - General Fund
Minor cost increase - General Fund
Minor cost increase - Other Special Revenue Funds

Correctional and Judicial Impact Statements

This bill may increase the number of civil suits filed in the court system.

The collection of additional filing fees may increase General Fund revenue by minor amounts.