

# MAINE STATE LEGISLATURE

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# 132nd MAINE LEGISLATURE

## FIRST REGULAR SESSION-2025

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Legislative Document

No. 558

S.P. 237

In Senate, February 25, 2025

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

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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.