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S.217

Introduced by Senators Vyhovsky, Gulick, Hardy, Perchlik, Watson, White
and Wrenner

Referred to Committee on

Date:

Subject: Consumer protection; credit reporting; hospitals; medical debt

Statement of purpose of bill as introduced: This bill proposes to prohibit credit reporting agencies from reporting or maintaining information in a consumer's file relating to a medical debt. It would also prohibit hospitals, hospital-affiliated outpatient clinics and facilities, ambulatory surgical centers, and medical debt collectors from reporting medical debt to credit reporting agencies.

An act relating to excluding medical debt from credit reports

It is hereby enacted by the General Assembly of the State of Vermont:

Sec. 1. 9 V.S.A. § 2466d is added to read:

§ 2466d. REPORTING OF MEDICAL DEBT INFORMATION

PROHIBITED

A credit reporting agency shall not report or maintain in the file on a consumer information relating to a medical debt, as defined in 18 V.S.A. § 9481.

1 Sec. 2. 18 V.S.A. chapter 221, subchapter 10 is amended to read:

2 Subchapter 10. Patient Financial Assistance and Medical Debt

3 * * *

4 § 9485. PROHIBITION ON SALE OR REPORTING OF MEDICAL DEBT

5 (a) No large health care facility shall sell its medical debt.

6 (b) No large health care facility or medical debt collector shall report or

7 otherwise furnish any portion of a medical debt to a credit reporting agency.

8 * * *

9 Sec. 3. EFFECTIVE DATE

10 This act shall take effect on July 1, 2024.