

1 TO THE HONORABLE SENATE:

2 The Committee on Health and Welfare to which was referred Senate Bill  
3 No. 27 entitled “An act relating to medical debt relief and excluding medical  
4 debt from credit reports” respectfully reports that it has considered the same  
5 and recommends that the bill be amended by striking out Sec. 3, 9 V.S.A.  
6 § 2466d, in its entirety and inserting in lieu thereof a new Sec. 3 to read as  
7 follows:

8 Sec. 3. 9 V.S.A. § 2466d is added to read:

9 § 2466d. REPORTING OF MEDICAL DEBT INFORMATION

10 PROHIBITED

11 (a) A credit reporting agency shall not report or maintain in the file on a  
12 consumer information relating to a medical debt.

13 (b) As used in this section:

14 (1) “Health care services” means services for the diagnosis, prevention,  
15 treatment, cure, or relief of a physical, dental, behavioral, or mental health  
16 condition or substance use disorder, including counseling, procedures,  
17 products, devices, and medications.

18 (2) “Medical debt” means debt arising from health care services,  
19 including dental services, or from health care goods, including products,  
20 devices, durable medical equipment, and prescription drugs. “Medical debt”  
21 does not include debt arising from services provided by a veterinarian; debt

1 charged to a credit card unless the credit card is issued under an open-end or  
2 closed-end credit plan offered solely for the payment of health care services;  
3 debt charged to a home equity or general-purpose line of credit; or secured  
4 debt.

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15 (Committee vote: \_\_\_\_\_)

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Senator \_\_\_\_\_

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FOR THE COMMITTEE