

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 24-6—sSB 395

Human Services Committee

AN ACT CONCERNING THE REPORTING OF MEDICAL DEBT

SUMMARY: This act (1) prohibits Connecticut health care providers and hospitals or entities owned by or affiliated with hospitals from reporting medical debt to credit rating agencies for use in a credit report and (2) voids any medical debt that is reported to credit rating agencies.

The act relatedly requires the health care providers to have in their contracts with collection entities for the purchase or collection of medical debt a provision that prohibits reporting the debt to credit rating agencies.

Under the act, medical debt is an obligation or alleged obligation to pay for received health care goods (e.g., products, devices, durable medical equipment, and prescription drugs) or services (i.e., services for the diagnosis, prevention, treatment, cure, or relief of a health condition, illness, injury, or disease). It excludes debts charged to a credit card unless the card is issued under a plan offered specifically to pay for these goods and services.

EFFECTIVE DATE: July 1, 2024