
OLR Bill Analysis

sSB 395

AN ACT CONCERNING THE REPORTING OF MEDICAL DEBT.

SUMMARY

This bill (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 bill 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 bill, medical debt is an obligation or alleged obligation to pay for received health care services, products, or devices. It excludes debts charged to a credit card unless the card is specifically to pay for these services, products, or devices.

EFFECTIVE DATE: July 1, 2024

COMMITTEE ACTION

Human Services Committee

Joint Favorable Substitute

Yea 17 Nay 4 (03/19/2024)