



General Assembly

January Session, 2025

Proposed Bill No. 5424

LCO No. 1631



Referred to Committee on GENERAL LAW

Introduced by:

REP. HUGHES, 135th Dist.

REP. DATHAN, 142nd Dist.

AN ACT CONCERNING MEDICAL DEBT.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 That the general statutes be amended to (1) provide that (A) no
- 2 medical debt shall be sold more than twice, (B) no action to collect any
- 3 medical debt shall be commenced later than three years after the date
- 4 on which such debt was incurred, (C) no owner of any medical debt
- 5 shall recover any sum for such debt that exceeds the actual cost incurred
- 6 in providing the health care for which such debt was incurred, and (D)
- 7 no credit rating agency shall consider medical debt in calculating a
- 8 consumer's credit score, and (2) establish additional transparency
- 9 requirements applicable to purchasers of medical debt.

Statement of Purpose:

To (1) provide that (A) no medical debt shall be sold more than twice, (B) no action to collect any medical debt shall be commenced later than three years after the date on which such debt was incurred, (C) no owner of any medical debt shall recover any sum that exceeds the actual cost incurred in providing the health care for which such debt was incurred, and (D) no credit rating agency shall consider medical debt in

calculating a consumer's credit score, and (2) establish additional transparency requirements applicable to purchasers of medical debt.