

HB3452



103RD GENERAL ASSEMBLY

State of Illinois

2023 and 2024

HB3452

Introduced 2/17/2023, by Rep. Dagmara Avelar

SYNOPSIS AS INTRODUCED:

815 ILCS 505/2BBBB new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that it is an unlawful practice under the Act for a person to report to a consumer reporting agency any medical debt incurred by a consumer or any collection action against the consumer to collect that medical debt.

LRB103 30482 SPS 56915 b

A BILL FOR

1 AN ACT concerning business.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Consumer Fraud and Deceptive Business
5 Practices Act is amended by adding Section 2BBBB as follows:

6 (815 ILCS 505/2BBBB new)

7 Sec. 2BBBB. Credit reporting; medical debt.

8 (a) As used in this Section:

9 "Collection action" means any referral of a bill to a
10 collection agency or law firm to collect payment for services
11 from a consumer for health care services.

12 "Consumer reporting agency" has the meaning ascribed to it
13 in 15 U.S.C. 1681a(f).

14 "Medical debt" means a debt arising from the receipt of
15 health care services.

16 (b) It is an unlawful practice under this Act for a person
17 to report to a consumer reporting agency any medical debt
18 incurred by a consumer or any collection action against the
19 consumer to collect that medical debt.