

SB2933



103RD GENERAL ASSEMBLY

State of Illinois

2023 and 2024

SB2933

Introduced 1/31/2024, by Sen. Steve Stadelman

SYNOPSIS AS INTRODUCED:

815 ILCS 505/2EEEE new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that it is an unlawful practice within the meaning of the Act for a consumer reporting agency: (1) to make, create, or furnish any consumer report or credit report containing, incorporating, or reflecting any adverse information that the consumer reporting agency knows or should know relates to medical debt incurred by the consumer or a collection action against the consumer to collect medical debt; and (2) to maintain in the file on a consumer any information relating to medical debt incurred by a consumer or a collection action against the consumer to collect medical debt.

LRB103 37005 SPS 67120 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 2EEEE as follows:

6 (815 ILCS 505/2EEEE new)

7 Sec. 2EEEE. 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 "Collection agency" means any individual, partnership,
13 corporation, trust, estate, co-operative, association,
14 government or government subdivision, agency, or other entity
15 that either purchases medical debt or collects medical debt on
16 behalf of another entity.

17 "Consumer report" or "credit report" have the meaning
18 ascribed to the term "consumer report" under 15 U.S.C.
19 1681a(d).

20 "Consumer reporting agency" has the meaning ascribed to
21 that term in 15 U.S.C. 1681a(f).

22 "Medical debt" means a debt arising from the receipt of
23 health care services, products, or devices.

1 (b) It is an unlawful practice within the meaning of this
2 Act for a consumer reporting agency:

3 (1) to make, create, or furnish any consumer report or
4 credit report containing, incorporating, or reflecting any
5 adverse information that the consumer reporting agency
6 knows or should know relates to medical debt incurred by
7 the consumer or a collection action against the consumer
8 to collect medical debt; and

9 (2) to maintain in the file on a consumer any
10 information relating to medical debt incurred by a
11 consumer or a collection action against the consumer to
12 collect medical debt.