

By Senator Diaz

36-01615-22

20221384__

1 A bill to be entitled
2 An act relating to late or delinquent medical account
3 reporting; providing a short title; creating s.
4 501.0081, F.S.; requiring consumer reporting agencies
5 to provide a specified grace period before reporting
6 late or delinquent medical accounts; prohibiting
7 consumer reporting agencies from including late or
8 delinquent medical accounts in consumer credit score
9 calculations for a certain period after such accounts
10 are reported; providing penalties; requiring the
11 Department of Agriculture and Consumer Services to
12 adopt rules; providing an effective date.

13
14 Be It Enacted by the Legislature of the State of Florida:

15
16 Section 1. This act may be cited as the "Florida Consumer
17 Medical Reporting Protection Act."

18 Section 2. Section 501.0081, Florida Statutes, is created
19 to read:

20 501.0081 Late or delinquent medical account reporting.—

21 (1) A consumer reporting agency as defined in 15 U.S.C. s.
22 1681a(f) doing business in this state:

23 (a) Shall provide the consumer a 36-month grace period
24 before reporting a late or delinquent medical account.

25 (b) May not include a late or delinquent medical account in
26 a consumer's credit score calculation for 10 years after the
27 date the agency reports the late or delinquent medical account.

28 (2) A consumer reporting agency is subject to a minimum
29 fine of \$10,000 for each violation of subsection (1).

36-01615-22

20221384__

30 (3) The Department of Agriculture and Consumer Services
31 shall adopt rules to implement and enforce this section.

32 Section 3. This act shall take effect July 1, 2022.