

By Senator Rodriguez

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1 A bill to be entitled
2 An act relating to health care billing and collection
3 activities; amending s. 395.3011, F.S.; revising the
4 definition of the term "extraordinary collection
5 action"; defining the terms "furnisher of medical debt
6 information" and "medical debt"; authorizing the
7 furnishing of paid or settled medical debt information
8 to consumer reporting agencies; authorizing the
9 furnishing of certain information relating to medical
10 debt payment plans to consumer reporting agencies
11 under certain circumstances; requiring consumer
12 reporting agencies and credit scoring service
13 providers to adopt certain procedures for the use of
14 positive consumer credit information; providing an
15 effective date.

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17 Be It Enacted by the Legislature of the State of Florida:

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19 Section 1. Subsection (1) of section 395.3011, Florida
20 Statutes, is amended, and subsection (3) is added to that
21 section, to read:

22 395.3011 Billing and collection activities.—

23 (1) As used in this section, the term:

24 (a) "Extraordinary collection action" means any of the
25 following actions taken by a licensed facility against an
26 individual in relation to obtaining payment of a bill for care
27 ~~covered under the facility's financial assistance policy:~~

28 1.(a) Selling the individual's debt to another party,
29 unless the debt is not subject to interest, fees, or actions

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30 that require a legal or judicial process under subparagraph 4.,
31 and provided the debt is returned to the licensed facility if it
32 is determined that the debt qualifies for charity care under the
33 facility's financial assistance policy.

34 2.(b) Reporting adverse information about the individual to
35 consumer credit reporting agencies or credit bureaus.

36 3.(e) Deferring, denying, or requiring a payment before
37 providing medically necessary care because of the individual's
38 nonpayment of one or more bills for previously provided care
39 covered under the facility's financial assistance policy.

40 4.(d) Actions that require a legal or judicial process,
41 including, but not limited to, any of the following:

42 a.1. Placing a lien on the individual's property.~~†~~

43 b.2. Foreclosing on the individual's real property.~~†~~

44 c.3. Attaching or seizing the individual's bank account or
45 any other personal property.~~†~~

46 d.4. Commencing a civil action against the individual.~~†~~

47 e.5. Causing the individual's arrest.~~† or~~

48 f.6. Garnishing the individual's wages.

49 (b) "Furnisher of medical debt information" means an entity
50 that owns the medical debt account and provides to a consumer
51 reporting agency information pertaining to transactions,
52 accounts, balances, repayment terms, repayment history, and
53 other similar information relating to medical debts.

54 (c) "Medical debt" means a debt arising from the receipt of
55 medical services, products, or devices.

56 (3) (a) Information relating to medical debt that has been
57 paid or settled by a consumer may be furnished to a consumer
58 reporting agency.

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59 (b) Information relating to a consumer's satisfaction of
60 the obligations of a payment plan may be furnished to a consumer
61 reporting agency if:

62 1. The medical debt owner and the consumer have entered
63 into a payment plan, including a deferred payment agreement or a
64 debt forgiveness program with respect to medical debt; and

65 2. The consumer is meeting the obligations of the payment
66 plan, as determined by the medical debt owner.

67 (c) Consumer reporting agencies and credit scoring service
68 providers shall adopt reasonable procedures to use positive
69 consumer credit information from furnishers of medical debt
70 information so that such positive consumer credit information
71 is:

72 1. Included in a consumer report used, in whole or in part,
73 for the purpose of serving as a factor in establishing a
74 consumer's eligibility for credit, employment purposes, and
75 other purposes authorized by this part;

76 2. Used in the generation of any credit score; and

77 3. Provided in a manner that is fair to the consumer, with
78 regard for the confidentiality, accuracy, relevancy, and proper
79 use of such information in accordance with the requirements of
80 this part.

81 Section 2. This act shall take effect July 1, 2025.