By the Committees on Rules; and Health Policy; and Senator Rodriguez

595-03378-25 2025656c2

A bill to be entitled

An act relating to health care billing and collection activities; amending s. 395.3011, F.S.; revising the definition of the term "extraordinary collection action"; authorizing licensed facilities to engage in an extraordinary collection action under certain circumstances; providing an effective date.

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

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- Section 1. Subsection (1) and paragraph (e) of subsection (2) of section 395.3011, Florida Statutes, are amended to read: 395.3011 Billing and collection activities.—
- (1) As used in this section, the term "extraordinary collection action" means any of the following actions taken by a licensed facility against an individual in relation to obtaining payment of a bill for care covered under the facility's financial assistance policy:
 - (a) Selling the individual's debt to another party.
- (b) Reporting adverse information about the individual to consumer credit reporting agencies or credit bureaus.
- (c) Deferring, denying, or requiring a payment before providing medically necessary care because of the individual's nonpayment of one or more bills for previously provided care covered under the facility's financial assistance policy.
- (d) Actions that require a legal or judicial process, including, but not limited to:
 - 1. Placing a lien on the individual's property;
 - 2. Foreclosing on the individual's real property;

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3. Attaching or seizing the individual's bank account or any other personal property;

- 4. Commencing a civil action against the individual;
- 5. Causing the individual's arrest; or
- 6. Garnishing the individual's wages.
- (2) A facility may not engage in an extraordinary collection action against an individual to obtain payment for services:
- (e) For 30 days after notifying the patient in writing, by certified mail, or by other traceable delivery method, that a collection action will commence absent additional action by the patient. However, a facility may engage in an extraordinary collection action without providing 30 days' notice if both of the following conditions are met:
- 1. The facility contracts to sell an individual's debt to another party, provided that the debt may not incur interest or fees and that no other extraordinary collection actions are taken by the purchaser of the debt which could otherwise be taken by the licensed facility, as described in subsection (1).
- 2. If the debt is later determined to qualify for charity care under the facility's financial assistance policy, such debt is returned to the licensed facility.
 - Section 2. This act shall take effect July 1, 2025.