

SB3259



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

SB3259

Introduced 2/3/2026, by Sen. Christopher Belt

SYNOPSIS AS INTRODUCED:

815 ILCS 505/2EEEE

Amends the Consumer Fraud and Deceptive Business Practices Act. In provisions concerning medical debt, provides that it is an unlawful practice within the meaning of the Act for any person: (1) to use a medical debt listed on a consumer credit report as a negative or adverse factor when making a credit decision; or (2) to furnish information regarding a medical debt to a consumer reporting agency. Provides that a medical debt is void and unenforceable if a person to whom a medical debt is owed or an agent of that person knowingly furnishes information regarding the medical debt to a consumer reporting agency.

LRB104 20068 SPS 33519 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 changing Section 2EEEE as follows:

6 (815 ILCS 505/2EEEE)

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" and "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 "Medical debt" does not include debt charged to a credit
2 card or an open-end or close-end extension of credit made by a
3 financial institution to a borrower unless the open-end or
4 close-end extension of credit may be used by the borrower
5 solely for the purpose of the purchase of health care
6 services.

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

9 (1) to make, create, or furnish any consumer report or
10 credit report containing, incorporating, or reflecting any
11 adverse information that the consumer reporting agency
12 knows or should know relates to medical debt incurred by
13 the consumer or a collection action against the consumer
14 to collect medical debt; and

15 (2) to maintain in the file on a consumer any
16 information relating to medical debt incurred by a
17 consumer or a collection action against the consumer to
18 collect medical debt.

19 (c) It is an unlawful practice within the meaning of this
20 Act for any person:

21 (1) to use a medical debt listed on a consumer credit
22 report as a negative or adverse factor when making a
23 credit decision; or

24 (2) to furnish information regarding a medical debt to
25 a consumer reporting agency.

26 (d) A medical debt is void and unenforceable if a person to

1 whom a medical debt is owed or an agent of that person
2 knowingly violates paragraph (2) of subsection (c).

3 (Source: P.A. 103-648, eff. 1-1-25; 104-417, eff. 8-15-25.)