



## 103RD GENERAL ASSEMBLY

### State of Illinois

2023 and 2024

HB5149

Introduced 2/9/2024, by Rep. Dagmara Avelar

#### SYNOPSIS AS INTRODUCED:

815 ILCS 505/2EEEE new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that it is an unlawful practice under the Act for a person to report to a consumer reporting agency any medical debt incurred by a consumer or any collection action against the consumer to collect that medical debt.

LRB103 37659 SPS 67786 b

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 "Consumer reporting agency" has the meaning ascribed to it  
13 in 15 U.S.C. 1681a(f).

14 "Medical debt" means a debt arising from the receipt of  
15 health care services. "Medical debt" does not include debt  
16 charged to a credit card, unless the credit card is issued  
17 under an open-end or closed-end plan offered specifically for  
18 the payment of health care services, products, or devices  
19 provided to a person.

20 (b) It is an unlawful practice under this Act for a person  
21 to report to a consumer reporting agency any medical debt  
22 incurred by a consumer or any collection action against the  
23 consumer to collect that medical debt.