

H. B. No. 49
As Introduced

_____ moved to amend as follows:

After line 436, insert:

"(6) "Medical creditor" means a facility or provider to whom a patient owes money for health care services or the facility or provider that provided health care services and to whom the patient previously owed money if the debt has been purchased by a medical debt buyer.

(7) "Medical debt buyer" means a person that is engaged in the business of purchasing medical debts for collection purposes, whether it collects the medical debts itself or hires a third party for collection or an attorney for litigation to collect the medical debts. The term includes a person that purchased the medical debt from a facility or provider, from another medical debt buyer, or from any other party.

(8) "Medical debt collector" means a person that is engaged in the business of collecting or attempting to collect, directly or indirectly, medical debts originally owed or due or asserted to be owed or due another. "Medical debt collector" includes a medical debt buyer."



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After line 472, insert:

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"(F) No medical creditor or medical debt collector shall communicate with or report any information to any consumer reporting agency regarding a patient's medical debt for a period of one year beginning on the date when the patient is first sent a bill for the medical debt.

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(G) After the one-year period described in division (F) of this section, a medical creditor or medical debt collector shall send a patient at least one additional bill at least thirty days before reporting a medical debt to any consumer reporting agency. The amount reported to the consumer reporting agency shall be the same as the amount stated in the bill, and the bill shall state that the debt is being reported to a consumer reporting agency. A medical debt collector shall also provide the notice required by 15 U.S.C. 1692g at least thirty days before reporting a debt to a consumer reporting agency."

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The motion was _____ agreed to.

SYNOPSIS

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Medical creditors and medical debt collectors

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R.C. 3727.39

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Prohibits a medical creditor or medical debt collector from sharing or reporting any patient medical debt to a consumer reporting agency for a period of one year beginning on the date when the patient is first sent a bill for the medical debt.

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Requires a medical creditor or medical debt collector to	42
send a patient at least one additional bill at least 30 days	43
before reporting a medical debt to any consumer reporting	44
agency, and to provide notice in accordance with federal law at	45
least 30 days before reporting the debt to any consumer	46
reporting agency.	47
Defines "medical creditor" and "medical debt collector."	48