

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

Amend the bill by striking out everything after the enacting clause and before the summary and inserting the following:

‘Sec. 1. 10 MRSA §1320, sub-§3-B is enacted to read:

3-B. Medical expenses debts; waiting period. A debt collector or a person who provides medical treatment may not furnish information to a consumer reporting agency regarding overdue medical expenses for a consumer, or the consumer's minor child as provided in subsection 3-A, until 6 months following the date that medical treatment was provided. If, after 6 months, information is furnished to a consumer reporting agency regarding overdue medical expenses, the debt collector or person making the report shall notify the consumer reporting agency if the consumer is making periodic payments in good faith with the agreement of the debt collector or person who provided medical treatment.

Sec. 2. 32 MRSA §11013, sub-§6 is enacted to read:

6. Medical expenses debts; waiting period. A debt collector may not furnish information to a consumer reporting agency regarding overdue medical expenses for a consumer, or the consumer's minor child as provided in subsection 5, until 6 months following the date that medical treatment was provided. If, after 6 months, information is furnished to a consumer reporting agency regarding overdue medical expenses, the debt collector shall notify the consumer reporting agency if the consumer is making periodic payments in good faith with the agreement of the debt collector or person who provided medical treatment.’

SUMMARY

This amendment is the minority report of the committee. The amendment prohibits a debt collector or person who provides medical treatment from furnishing information to a consumer reporting agency regarding overdue medical expenses for at least 6 months after the medical treatment is provided. The amendment also requires that the consumer reporting agency be notified if the consumer has been making periodic payments in good faith with the agreement of the debt collector or person who provided medical treatment.