

SENATE, No. 2428

STATE OF NEW JERSEY
220th LEGISLATURE

INTRODUCED MAY 9, 2022

Sponsored by:

Senator RICHARD J. CODEY

District 27 (Essex and Morris)

Senator NELLIE POU

District 35 (Bergen and Passaic)

SYNOPSIS

Prohibits medical creditors from reporting medical debt to credit reporting agency.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 12/1/2022)

1 AN ACT concerning the reporting of medical debt to credit reporting
2 agencies and supplementing P.L.1960, c.39 (C.56:8-1 et seq.).
3

4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:
6

7 1. a. No medical creditor shall report any portion of a medical
8 debt which is alleged to be unpaid to any collection or credit
9 reporting agency, bureau, or data collection facility.

10 b. As used in this section:

11 "Health care provider" means an individual or entity which,
12 acting within the scope of its licensure or certification, provides a
13 health care service. Health care provider includes, but is not limited
14 to, a physician, dentist and other health care professionals licensed
15 pursuant to Title 45 of the Revised Statutes, and a hospital and
16 other health care facilities licensed pursuant to Title 26 of the
17 Revised Statutes.

18 "Medical creditor" means any health care provider that provides
19 health care services and to whom a consumer owes money for
20 health care services, or any person who purchases a medical debt.

21 "Medical debt" means a debt arising from the receipt of health
22 care services.
23

24 2. This act shall take effect on the 30th day next following
25 enactment.
26

27
28 STATEMENT
29

30 This bill prohibits medical creditors from reporting any portion
31 of a medical debt which is alleged to be unpaid, to any collection or
32 credit reporting agency, bureau, or data collection facility.

33 Under the bill, a "medical creditor" is any health care provider
34 that provides health care services and to whom the consumer owes
35 money for health care services, or any person who purchases a debt
36 arising from the receipt of health care services.