



2023 ASSEMBLY BILL 786

December 8, 2023 - Introduced by Representatives J. ANDERSON, CLANCY, DRAKE, EMERSON, JACOBSON, JOERS, MADISON, MOORE OMOKUNDE, MYERS, ORTIZ-VELEZ, RATCLIFF, SHANKLAND, SHELTON, SNODGRASS, STUBBS and SUBECK, cosponsored by Senators LARSON and SPREITZER. Referred to Committee on Health, Aging and Long-Term Care.

1 **AN ACT** *to create* 146.691 of the statutes; **relating to:** limiting reporting of
2 collections status for medical debt.

Analysis by the Legislative Reference Bureau

This bill prohibits a health care provider, or a billing administrator or debt collector acting on behalf of a health care provider, from reporting to a consumer reporting agency that a debt arising from services provided by the health care provider is in collections status unless 1) the health care provider provided a written statement to the patient describing the unpaid amount and including the name and address of the health care provider that provided the services, 2) six months have passed since the due date listed on that statement, and 3) the patient does not dispute the charges.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

3 **SECTION 1.** 146.691 of the statutes is created to read:
4 **146.691 Reporting of medical debt to a consumer reporting agency. (1)**
5 In this section:
6 (a) “Consumer reporting agency” has the meaning given in s. 100.54 (1) (c).

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SECTION 1

1 (b) "Health care provider" has the meaning given in s. 146.81 (1).

2 (c) "Patient" has the meaning given in s. 146.81 (3).

3 **(2)** No health care provider that provided services, and no billing administrator
4 or debt collector acting on behalf of that health care provider, may report to a
5 consumer reporting agency that a debt arising from services provided by the health
6 care provider is in collections status unless all of the following are true:

7 (a) The health care provider, billing administrator, or debt collector sent a
8 written statement to the patient describing the unpaid amount and including the
9 name and address of the health care provider that provided the services.

10 (b) Six months have passed since the due date listed on the statement under
11 par. (a).

12 (c) The patient does not dispute the charges.

13 **(END)**