AN ACT to create 146.691 of the statutes; relating to: limiting reporting of 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 on behalf of a health care provider, from reporting to a consumer reporting agency a debt arising from services provided by a health care provider as being in collections status unless the health care provider has 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, six months have passed from the due date listed on the statement sent to the patient, and the patient does not dispute the charges.

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

SECTION 1. 146.691 of the statutes is created to read:

146.691 Reporting of medical debt to consumer reporting agencies. (1)

In this section:

(a) “Consumer reporting agency” has the meaning given in s. 100.54 (1) (c).
(b) “Health care provider” has the meaning given in s. 146.81 (1).

(c) “Patient” has the meaning given in s. 146.81 (3).

(2) No health care provider that has provided services and no billing administrator or debt collector on behalf of such a health care provider may report to a consumer reporting agency a debt arising from services provided by a health care provider as being in collections status unless all of the following are true:

(a) The health care provider, billing administrator, or debt collector has sent 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.

(b) A period of 6 months has passed from the due date listed on the statement under par. (a).

(c) The patient does not dispute the charges.