



State of Wisconsin
2025 - 2026 LEGISLATURE

LRB-1671/P3

SWB:skw

DOA:.....Lessner, BB0379 - Medical Debt Collections Reporting

FOR 2025-2027 BUDGET -- NOT READY FOR INTRODUCTION

AN ACT ...; relating to: the budget.

Analysis by the Legislative Reference Bureau

HEALTH AND HUMAN SERVICES

HEALTH

Medical debt collections reporting

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 due date and that included the name and address of the health care provider that provided the services, 2) the written statement includes a statement indicating that if payment is not received, the debt may be reported to a credit reporting agency, 3) six months have passed since the due date listed on that statement, and 4) 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 a consumer reporting agency.

(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 provided services to a patient, and no billing

BILL**SECTION 1**

administrator or debt collector acting on behalf of that health care provider, may report to a consumer reporting agency that a debt arising from services provided by the health care provider is in collections status unless all of the following are true:

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

(b) The written statement under par. (a) includes a statement indicating that if payment is not received, the debt may be reported to a credit reporting agency.

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

(d) The patient does not dispute the charges.

(END)