

AN ACT concerning business.

**Be it enacted by the People of the State of Illinois,  
represented in the General Assembly:**

Section 5. The Consumer Fraud and Deceptive Business Practices Act is amended by adding Section 2EEEE as follows:

(815 ILCS 505/2EEEE new)

Sec. 2EEEE. Credit reporting; medical debt.

(a) As used in this Section:

"Collection action" means any referral of a bill to a collection agency or law firm to collect payment for services from a consumer for health care services.

"Collection agency" means any individual, partnership, corporation, trust, estate, co-operative, association, government or government subdivision, agency, or other entity that either purchases medical debt or collects medical debt on behalf of another entity.

"Consumer report" or "credit report" have the meaning ascribed to the term "consumer report" under 15 U.S.C. 1681a(d).

"Consumer reporting agency" has the meaning ascribed to that term in 15 U.S.C. 1681a(f).

"Medical debt" means a debt arising from the receipt of health care services, products, or devices.

"Medical debt" does not include debt charged to a credit card or an open-end or close-end extension of credit made by a financial institution to a borrower unless the open-end or close-end extension of credit may be used by the borrower solely for the purpose of the purchase of health care services.

(b) It is an unlawful practice within the meaning of this Act for a consumer reporting agency:

(1) to make, create, or furnish any consumer report or credit report containing, incorporating, or reflecting any adverse information that the consumer reporting agency knows or should know relates to medical debt incurred by the consumer or a collection action against the consumer to collect medical debt; and

(2) to maintain in the file on a consumer any information relating to medical debt incurred by a consumer or a collection action against the consumer to collect medical debt.