
By: **Delegate Howard**
Introduced and read first time: February 8, 2002
Assigned to: Commerce and Government Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Commercial Law - Consumer Debt Collection - Consumer Transactions**
3 **Involving Health Care Services**

4 FOR the purpose of prohibiting a collector under the Maryland Consumer Debt
5 Collection Act from reporting to a consumer reporting agency information about
6 an alleged debt arising out of a consumer transaction that involves certain
7 health care services under certain circumstances; defining a certain term; and
8 generally relating to consumer debt collection.

9 BY adding to
10 Article - Commercial Law
11 Section 14-202.1
12 Annotated Code of Maryland
13 (2000 Replacement Volume and 2001 Supplement)

14 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
15 MARYLAND, That the Laws of Maryland read as follows:

16 **Article - Commercial Law**

17 14-202.1.

18 (A) IN THIS SECTION, "HEALTH CARE SERVICE" MEANS A SERVICE PROVIDED
19 TO AN INDIVIDUAL BY A PERSON LICENSED, CERTIFIED, OR OTHERWISE
20 AUTHORIZED UNDER THE HEALTH - GENERAL ARTICLE OR THE HEALTH
21 OCCUPATIONS ARTICLE.

22 (B) A COLLECTOR MAY NOT REPORT TO A CONSUMER REPORTING AGENCY
23 INFORMATION ABOUT AN ALLEGED DEBT ARISING OUT OF A CONSUMER
24 TRANSACTION THAT INVOLVES A HEALTH CARE SERVICE UNLESS THE DEBTOR:

25 (1) HAS BEEN NOTIFIED BY THE COLLECTOR BY CERTIFIED MAIL OF
26 THE REMAINING BALANCE, AFTER INSURANCE PAYMENTS, OF THE ALLEGED DEBT;
27 AND

1 (2) HAS BEEN GIVEN 60 DAYS TO INVESTIGATE THE ACCURACY OF THE
2 BALANCE AND PAY THE BALANCE.

3 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
4 October 1, 2002.