

HOUSE BILL NO. HB0195

Credit reporting-medical debt.

Sponsored by: Representative(s) Provenza and Andrew and  
Senator(s) Barlow and Hutchings

A BILL

for

1 AN ACT relating to consumer protection; prohibiting the  
2 reporting of medical debt to credit reporting agencies;  
3 creating a civil penalty; providing definitions; making  
4 conforming amendments; specifying applicability; and  
5 providing for an effective date.

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7 *Be It Enacted by the Legislature of the State of Wyoming:*

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9 **Section 1.** W.S. 40-12-115 is created to read:

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11 **40-12-115. Credit reports; medical debt reporting**  
12 **prohibited; definitions.**

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14 (a) As used in this section:

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1           (i) "Collection entity" means any person that  
2 purchases medical debt from or collects medical debt on  
3 behalf of another person;

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5           (ii) "Credit report" means as defined in W.S.  
6 40-12-501(a)(iv);

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8           (iii) "Credit reporting agency" means a person  
9 that collects and sells information about a person's credit  
10 history;

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12           (iv) "Health care product" means a product  
13 including, but not limited to, a good, device, durable  
14 medical equipment or prescription drug provided in the  
15 provision of health care services;

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17           (v) "Health care services" means as defined in  
18 W.S. 26-13-303(a)(ii);

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20           (vi) "Medical debt" means an obligation or  
21 alleged obligation of a consumer to pay any amount related  
22 to the receipt by the consumer of health care products or  
23 health care services. "Medical debt" shall not include debt

1 charged to a credit card unless the credit card is issued  
2 under an open-end or closed-end credit plan offered  
3 specifically for the payment of charges related to health  
4 care products or health care services;

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6 (vii) "Medical facility" means a hospital,  
7 clinic, office, nursing home or other facility where a  
8 health care provider provides health care products or  
9 services to patients.

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11 (b) On and after July 1, 2025, each medical facility  
12 and each collection entity doing business in this state  
13 shall not report any portion of a medical debt to a credit  
14 reporting agency for use in a credit report.

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16 (c) If a medical facility or collection entity  
17 violates this section, a court of competent jurisdiction  
18 may impose a civil penalty on the medical facility or  
19 collection entity in the amount of the medical debt  
20 reported.

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22 **Section 2.** W.S. 40-12-102(a)(x) is amended to read:

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