

FLOOR AMENDMENT
HOUSE OF REPRESENTATIVES
State of Oklahoma

SPEAKER:

CHAIR:

I move to amend HB1709 _____
Of the printed Bill
Page _____ Section _____ Lines _____
Of the Engrossed Bill

By deleting the content of the entire measure, and by inserting in lieu thereof the following language:

AMEND TITLE TO CONFORM TO AMENDMENTS

Adopted: _____

Amendment submitted by: Forrest Bennett

Reading Clerk

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 FLOOR SUBSTITUTE
4 FOR

5 HOUSE BILL NO. 1709

By: Bennett, Deck, and
Schreiber of the House

6 and

7 Reinhardt of the Senate
8

9 FLOOR SUBSTITUTE

10 An Act relating to debtors and creditors; defining
11 terms; prohibiting creditors and debt collectors from
12 reporting certain debt; prohibiting consumer
13 reporting agencies from including certain debt on
14 consumer reports; providing for codification; and
15 providing an effective date.

16 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

17 SECTION 1. NEW LAW A new section of law to be codified
18 in the Oklahoma Statutes as Section 181 of Title 24, unless there is
19 created a duplication in numbering, reads as follows:

20 A. As used in this section:

21 1. "Consumer" means an individual who is a resident of this
22 state;

23 2. "Consumer report" has the meaning ascribed to it in 15
24 U.S.C., Section 1681a(d);

1 3. "Consumer reporting agency" means any consumer reporting
2 agency, credit bureau, or similar agency which furnishes a credit
3 report or rating as well as any agency within the meaning ascribed
4 to it in 15 U.S.C., Section 1681a(f);

5 4. "Creditor" means one in whose favor an obligation exists, by
6 reason of which he or she is, or may become, entitled to the payment
7 of money;

8 5. "Debt collector" means any person who regularly collects, or
9 attempts to collect, consumer debts for another person or
10 institution or uses some name other than its own when collecting its
11 own consumer debts;

12 6. "Medical debt" means a debt owed by a consumer to a person
13 whose primary business is providing medical services, products, or
14 devices, or to that person's agent or assignee, for the provision of
15 medical services, products, or devices. Medical debt includes, but
16 is not limited to, debt owed to an Oklahoma medical facility; and

17 7. "Oklahoma medical facility" includes, but is not limited to,
18 any hospital or related institution licensed pursuant to Section 1-
19 702 of Title 63 of the Oklahoma Statutes, nursing facilities
20 licensed pursuant to Section 1-1903 of Title 63 of the Oklahoma
21 Statutes, and medical offices operated by or employing physicians,
22 physical therapists, physician assistants, pharmacists, nurses, and
23 home health care providers within this state.

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1 B. Creditors and debt collectors are prohibited from reporting
2 to any consumer reporting agency medical debt obtained from services
3 rendered at an Oklahoma medical facility.

4 C. Consumer reporting agencies are prohibited from including
5 medical debt obtained from services rendered at an Oklahoma medical
6 facility on a consumer report.

7 SECTION 2. This act shall become effective November 1, 2025.

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9 60-1-13340 AQH 03/13/25

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