

1 **HOUSE OF REPRESENTATIVES - FLOOR VERSION**

2 STATE OF OKLAHOMA

3 1st Session of the 60th Legislature (2025)

4 COMMITTEE SUBSTITUTE
5 FOR
6 HOUSE BILL NO. 1709

By: Bennett, Deck, and
Schreiber of the House

and

Reinhardt of the Senate

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10 COMMITTEE SUBSTITUTE

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

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

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

21 A. As used in this section:

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

24 2. "Consumer report" has the meaning ascribed to it in 15
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 medical 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;

17 7 "Lifesaving and emergency care services" means the necessary
18 medical or surgical care services rendered to treat a potentially
19 life-threatening condition or symptom; and

20 8. "Oklahoma medical facility" includes, but is not limited to,
21 any hospital or related institution licensed pursuant to Section 1-
22 702 of Title 63 of the Oklahoma Statutes, nursing facilities
23 licensed pursuant to Section 1-1903 of Title 63 of the Oklahoma
24 Statutes, and medical offices operated by or employing physicians,

1 physical therapists, physician assistants, pharmacists, nurses, and
2 home health care providers within this state.

3 B. Creditors and debt collectors are prohibited from reporting
4 to any consumer reporting agency medical debt obtained from
5 lifesaving and emergency care services rendered at an Oklahoma
6 medical facility.

7 C. Consumer reporting agencies are prohibited from including
8 consumer debt obtained from lifesaving and emergency care services
9 rendered at an Oklahoma medical facility on a consumer report.

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

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12 COMMITTEE REPORT BY: COMMITTEE ON JUDICIARY AND PUBLIC SAFETY
13 OVERSIGHT, dated 03/06/2025 - DO PASS, As Amended and Coauthored.

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