

**BILL SUMMARY**  
1<sup>st</sup> Session of the 60<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>HB1709</b>
<b>Version:</b>	<b>FA1</b>
<b>Request Number:</b>	<b>13340</b>
<b>Author:</b>	<b>Rep. Bennett</b>
<b>Date:</b>	<b>3/14/2025</b>
<b>Impact:</b>	<b>\$0</b>

**Research Analysis**

The floor substitute for HB1709 prohibits the reporting of medical debt to a consumer reporting agency and the inclusion of medical debt on a consumer credit report for services rendered at an Oklahoma medical facility.

**DIFFERENCE BETWEEN FLOOR SUBSTITUTE AND COMMITTEE SUBSTITUTE:**

The floor substitute applies to all medical debt, whereas the committee substitute only applied to medical debt for lifesaving and emergency care services.

Prepared By: Quyen Do

**Fiscal Analysis**

HB 1709 prohibits creditors and debt collectors from reporting medical debt incurred from services provided at an Oklahoma medical facility to consumer reporting agencies and prevents those agencies from including such debt on a consumer's credit report. This measure is not anticipated to have a direct fiscal impact on the state budget or appropriations.

The floor amendment does not change the fiscal impact of the measure.

Prepared By: Alexandra Ladner, House Fiscal Staff

**Other Considerations**

None.