

CS FOR HOUSE BILL NO. 178(L&C)

IN THE LEGISLATURE OF THE STATE OF ALASKA

THIRTY-FOURTH LEGISLATURE - FIRST SESSION

BY THE HOUSE LABOR AND COMMERCE COMMITTEE

Offered: 5/9/25

Referred: Finance

Sponsor(s): REPRESENTATIVE MINA

A BILL

FOR AN ACT ENTITLED

1 **"An Act relating to medical debt and consumer credit reporting agencies; relating to**
2 **discriminatory practices based on the medical debt of a person; and providing for an**
3 **effective date."**

4 **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

5 *** Section 1.** AS 18.80.240 is amended by adding new subsections to read:

6 (b) It is unlawful for the owner, lessee, manager, or other person having the
7 right to lease or rent residential real property

8 (1) to refuse to lease or rent the real property to a person because of the
9 person's medical debt;

10 (2) to discriminate against a person in a term, condition, or privilege
11 relating to the use, lease, or rental of the real property because of the person's medical
12 debt;

13 (3) to make a written or oral inquiry or record of the medical debt of a
14 person seeking to rent or lease the real property;

(4) to represent to a person that the real property is not available for inspection, rental, or lease when in fact it is so available, or to refuse to allow a person to inspect the real property because of the person's medical debt;

(5) to make, print, or publish, or cause to be made, printed, or published, any notice, statement, or advertisement with respect to the rental of the real property that indicates any preference, limitation, or discrimination based on a person's medical debt.

(c) In this section, "medical debt" has the meaning given in AS 45.48.800(c).

* **Sec. 2.** AS 45.48 is amended by adding a new section to read:

Article 6A. Miscellaneous Provisions.

Sec. 45.48.800. Medical debt. (a) A medical creditor or medical debt collector may not communicate with or report information to a consumer credit reporting agency regarding a medical debt. If a medical creditor or medical debt collector communicates with or reports information to a consumer credit reporting agency regarding the medical debt of a consumer in violation of this subsection, the consumer's agreement to pay the debt is void and unenforceable.

(b) A consumer credit reporting agency may not include medical debt in a consumer report or use medical debt to calculate a credit score.

(c) In this section,

(1) "medical creditor" means an entity that provides health care services and to whom a consumer owes or, if purchased by a medical debt collector, owed medical debt;

(2) "medical debt" means an obligation for the payment of money arising out of an agreement or contract, express or implied, for the provision of health care services, products, or devices; "medical debt" does not include debt charged to a credit card or an extension of credit made by a financial institution to a borrower;

(3) "medical debt collector" means a person that

(A) regularly collects or attempts to collect, directly or indirectly, medical debt originally owed or due, or asserted to be owed or due, to another;

(B) purchases medical debt from an entity that provides health

1 care services.

2 * **Sec. 3.** This Act takes effect immediately under AS 01.10.070(c).