

**Joint Committee on Consumer Protection and Professional Licensure
2025-2026 (194th) Bill Summary**

BILL NUMBER: H4073

TITLE: An Act relative to fair medical debt reporting and collections

SPONSOR(S): LeBoeuf, David

HEARING DATE: September 8, 2025

REPORTING DEADLINE: November 7, 2025

CURRENT LAW

Chapter 93 of the Massachusetts General Laws regulates trade and certain enterprises in the Commonwealth.

Section 49 of said chapter prohibits the collection of debt in an unfair, deceptive, or unreasonable manner through communications with or threats to communicate with persons not liable for the debt, direct communications with a debtor known to have legal representation for the matter, harassment, or false judicial instruments.

Section 52 of said chapter governs information not to be contained in certain consumer reports, including: bankruptcies over 14 years old, suits and judgements more than the later of seven years or the statute of limitations' expiration, and paid tax liens, accounts placed for collection, criminal records, and other adverse information over seven years old.

Chapter 111 of the General Laws oversees public health.

Chapter 112 of the General Laws oversees the registration and licensure of certain occupations.

SUMMARY

This legislation seeks to entitle consumers who successfully defend against a debt collection civil action to collect reasonable attorneys' fees; and would exclude medical treatment debt from consumer reports.

Further, medical debt collection via automatic calls or robocalls, an implication that medical care will be withheld until a debt is paid, or failure to inform the consumer they may consult with an attorney or the attorney general's office would be an unfair, deceptive or unreasonable communication.

This legislation also would prohibit health care facilities and providers from denying care based on unpaid medical debt; and require health care facilities to post their medical debt collection practices on their website and health care providers make those policies available to their patients.