

1 A bill to be entitled
 2 An act relating to late or delinquent medical account
 3 reporting; providing a short title; creating s.
 4 501.0081, F.S.; prohibiting consumer reporting
 5 agencies from using late or delinquent medical
 6 accounts in consumer credit score calculations;
 7 requiring consumer reporting agencies to provide a
 8 specified grace period before reporting late or
 9 delinquent medical accounts; providing penalties;
 10 directing the Department of Agriculture and Consumer
 11 Services to adopt rules; providing an effective date.

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 13 Be It Enacted by the Legislature of the State of Florida:
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15 Section 1. This act may be cited as the "Florida Consumer
 16 Medical Reporting Protection Act."

17 Section 2. Section 501.0081, Florida Statutes, is created
 18 to read:

19 501.0081 Late or delinquent medical account reporting.—

20 (1) A consumer reporting agency as defined in 15 U.S.C. s.
 21 1681a(f) doing business in this state:

22 (a) Shall provide the consumer a 36-month grace period
 23 before reporting a late or delinquent medical account.

24 (b) May not include a late or delinquent medical account
 25 in a consumer's credit score calculation for 10 years after the

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26 date the agency reports the late or delinquent medical account.

27 (2) A consumer reporting agency is subject to a minimum
28 fine of \$10,000 for each violation of subsection (1).

29 (3) The Department of Agriculture and Consumer Services
30 shall adopt rules to implement and enforce this section.

31 Section 3. This act shall take effect July 1, 2022.