

HB 1271

2026

1 A bill to be entitled
2 An act relating to medical debt; amending s. 395.3011,
3 F.S.; revising the definition of the term
4 "extraordinary collection action" and defining the
5 term "prohibited collection actions"; providing an
6 effective date.

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8 Be It Enacted by the Legislature of the State of Florida:

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10 **Section 1. Subsection (1) of section 395.3011, Florida**
11 **Statutes, is amended to read:**

12 395.3011 Billing and collection activities.—

13 (1) (a) As used in this section, the term "extraordinary
14 collection action" means any of the following ~~actions taken by a~~
15 ~~licensed facility against an individual in relation to obtaining~~
16 ~~payment of a bill for care:~~

17 1. ~~(a)~~ Selling the individual's debt to another party,
18 except if, before the sale, the medical creditor has entered
19 into a legally binding written agreement with the medical debt
20 buyer which includes all of the following criteria:

21 a. The medical debt buyer or collector is prohibited from
22 engaging in any prohibited collection actions listed in
23 paragraph (b) to obtain payment for the care.

24 b. The medical debt buyer is prohibited from charging
25 interest on the debt in excess of that described in paragraph

26 (2) (e) .

27 c. The debt is returnable to or recallable by the medical
28 creditor upon a determination by the medical creditor or medical
29 debt buyer that the individual is eligible for financial
30 assistance.

31 d. If the individual is determined to be eligible for
32 financial assistance and the debt is not returned to or recalled
33 by the medical creditor, the medical debt buyer is required to
34 adhere to procedures which shall be specified in the agreement
35 that ensure that the individual does not pay, and has no
36 obligation to pay, the medical debt buyer and the medical
37 creditor together more than he or she is personally responsible
38 for paying in compliance with this section;

39 2. Filing a debt collection lawsuit; or

40 3. Any prohibited collection actions.

41 (b) As used in this subsection, the term "prohibited
42 collection actions" means the following activities when used by
43 any medical creditor or medical debt collector to collect debts
44 owed for health care services:

45 1. Causing or threatening an individual's arrest;

46 2. Causing or threatening an individual to be subject to a
47 writ of body attachment;

48 3. Obtaining or threatening to obtain a lien on an
49 individual's real property;

50 4. Foreclosing or threatening to foreclose on an

51 individual's real property;

52 5. Garnishing or threatening to garnish wages or state
53 income tax refunds;

54 6. State or federal tax offsets to seize tax refunds or
55 tax credits;

56 7. Attaching, seizing, or threatening to attach or seize a
57 consumer's bank account; or

58 8. Furnishing or threatening to furnish information about
59 the medical debt to a consumer reporting agency.

60 ~~(b) Reporting adverse information about the individual to~~
61 ~~consumer credit reporting agencies or credit bureaus.~~

62 ~~(c) Deferring, denying, or requiring a payment before~~
63 ~~providing medically necessary care because of the individual's~~
64 ~~nonpayment of one or more bills for previously provided care~~
65 ~~covered under the facility's financial assistance policy.~~

66 ~~(d) Actions that require a legal or judicial process,~~
67 ~~including, but not limited to:~~

68 ~~1. Placing a lien on the individual's property;~~

69 ~~2. Foreclosing on the individual's real property;~~

70 ~~3. Attaching or seizing the individual's bank account or~~
71 ~~any other personal property;~~

72 ~~4. Commencing a civil action against the individual;~~

73 ~~5. Causing the individual's arrest; or~~

74 ~~6. Garnishing the individual's wages.~~

75 **Section 2.** This act shall take effect July 1, 2026.