

CHAPTER 2025-98

Committee Substitute for House Bill No. 547

An act relating to medical debt; amending s. 395.3011, F.S.; revising a definition; providing an exception to the prohibition of a facility engaging in extraordinary collection action to obtain payment for services for the sale of certain debt; providing an effective date.

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

Section 1. Section 395.3011, Florida Statutes, is amended to read:

395.3011 Billing and collection activities.—

(1) As used in this section, the term “extraordinary collection action” means any of the following actions taken by a licensed facility against an individual in relation to obtaining payment of a bill for care ~~covered under the facility’s financial assistance policy~~:

- (a) Selling the individual’s debt to another party.
- (b) Reporting adverse information about the individual to consumer credit reporting agencies or credit bureaus.
- (c) Deferring, denying, or requiring a payment before providing medically necessary care because of the individual’s nonpayment of one or more bills for previously provided care covered under the facility’s financial assistance policy.
- (d) Actions that require a legal or judicial process, including, but not limited to:

- 1. Placing a lien on the individual’s property;
- 2. Foreclosing on the individual’s real property;
- 3. Attaching or seizing the individual’s bank account or any other personal property;
- 4. Commencing a civil action against the individual;
- 5. Causing the individual’s arrest; or
- 6. Garnishing the individual’s wages.

(2) A facility may not engage in an extraordinary collection action against an individual to obtain payment for services:

- (a) Before the facility has made reasonable efforts to determine whether the individual is eligible for assistance under its financial assistance policy

for the care provided and, if eligible, before a decision is made by the facility on the patient's application for such financial assistance.

(b) Before the facility has provided the individual with an itemized statement or bill.

(c) During an ongoing grievance process as described in s. 395.301(6) or an ongoing appeal of a claim adjudication.

(d) Before billing any applicable insurer and allowing the insurer to adjudicate a claim.

(e) For 30 days after notifying the patient in writing, by certified mail, or by other traceable delivery method, that a collection action will commence absent additional action by the patient. This paragraph does not apply to a sale of debt governed by a contract executed by the facility, which provides that the debt may not incur interest or fees and that no other extraordinary collection actions are taken by the purchaser of the debt which could otherwise be taken by the licensed facility, as described in subsection (1), and that the debt will be returned to the facility if the debt buyer determines the individual is eligible for assistance under the facility's financial assistance policy.

(f) While the individual:

1. Negotiates in good faith the final amount of a bill for services rendered; or

2. Complies with all terms of a payment plan with the facility.

Section 2. This act shall take effect July 1, 2025.

Approved by the Governor May 27, 2025.

Filed in Office Secretary of State May 27, 2025.