



# SENATE BILL No. 179

January 31, 1995, Introduced by Senators SHUGARS and DUNASKISS and referred to the Committee on Financial Services.

A bill to prohibit health care providers from reporting certain information to credit reporting agencies; and to prescribe penalties.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1       Sec. 1. As used in this act:

2       (a) "Credit reporting agency" means a person that regularly  
3 engages in the practice of assembling or evaluating consumer  
4 credit information or other information on consumers for the pur-  
5 pose of furnishing consumer reports to third parties.

6       (b) "Health care provider" means a person or organization  
7 whose primary activity is the provision of health care to indi-  
8 viduals and includes a hospital, physician, dentist, nurse, podi-  
9 atrist, physician's assistant, or an organization comprised of  
10 health care providers.

1 (c) "Person" means an individual, partnership, corporation,  
2 association, governmental entity, or other legal entity.

3 Sec. 2. A health care provider shall not report to a credit  
4 reporting agency negative credit information relating to late  
5 payments for services of the provider if the delay in payment for  
6 the services is due to the failure of the consumer's insurer to  
7 make the payment when due.

8 Sec. 3. A person who violates this act is guilty of a mis-  
9 demeanor, punishable by imprisonment for not more than 90 days,  
10 or by a fine of not more than \$5,000.00, or both.