

1 **SENATE FLOOR VERSION**

2 February 25, 2021

3 COMMITTEE SUBSTITUTE  
4 FOR

5 SENATE BILL NO. 548

By: Daniels, Newhouse and David  
of the Senate

and

Sneed of the House

8  
9  
10 **[ healthcare expenses - debt to credit bureaus -  
11 codification - effective date ]**

12  
13 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

14 SECTION 1. NEW LAW A new section of law to be codified  
15 in the Oklahoma Statutes as Section 6980 of Title 36, unless there  
16 is created a duplication in numbering, reads as follows:

17 A. No medical service or care entity, nor their agent, shall  
18 report a healthcare expense debt to a credit bureau or pursue  
19 collection activities or any other adverse financial action, except  
20 if the entity or agent can demonstrate that the person liable for  
21 the medical debt was presented with and agreed to a good faith  
22 estimate of the total cost of all healthcare services to be provided  
23 prior to agreeing to receive the services.

1           1. The total cost shall include all services performed by the  
2 medical service or care entity and its staff, as well as any  
3 authorized services provided by a contractor, affiliate or any other  
4 third party who provided services in the facility, and the total  
5 cost to be billed shall include out-of-network providers.

6           2. The total cost of service shall be presented to the patient  
7 separately from all other forms, information and paperwork. It  
8 shall be written in a readable font, plain language and shall be  
9 prominently and conspicuously displayed on the first page of the  
10 document in which it is contained.

11           B. In cases in which the patient must receive emergency care  
12 and is not able to receive a good faith estimate of healthcare  
13 services before vital emergency medical services are rendered, no  
14 medical service or health care entity shall charge the person liable  
15 for the medical debt more than one hundred fifty percent (150%) of  
16 the Medicare rates for the emergency services rendered.

17           C. Failure to comply with the provisions of this act shall be  
18 grounds for dismissal of any collection suit or garnishment  
19 proceeding and may be asserted as an affirmative defense to any such  
20 action.

21           D. For purposes of this section, "medical service or care  
22 entity" shall include, but not be limited to, a medical care  
23 corporation, health care corporation, hospital service association,  
24 medical service corporation, health care maintenance organization,

1 not-for-profit hospital, insurer, insurance company or any other  
2 third-party payer of medical expenses.

3 SECTION 2. This act shall become effective November 1, 2021.

4 COMMITTEE REPORT BY: COMMITTEE ON BUSINESS, COMMERCE AND TOURISM  
5 February 25, 2021 - DO PASS AS AMENDED  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24