

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 POLICY COMMITTEE
4 RECOMMENDATION

5 FOR

6 HOUSE BILL NO. 1709

By: Bennett

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8 POLICY COMMITTEE RECOMMENDATION

9 An Act relating to debtors and creditors; defining
10 terms; prohibiting creditors and debt collectors from
11 reporting certain debt; prohibiting consumer
12 reporting agencies from including certain debt on
13 consumer reports; providing for codification; and
14 providing an effective date.

15 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

16 SECTION 1. NEW LAW A new section of law to be codified
17 in the Oklahoma Statutes as Section 181 of Title 24, unless there is
18 created a duplication in numbering, reads as follows:

19 A. As used in this section:

20 1. "Consumer" means an individual who is a resident of this
21 state;

22 2. "Consumer report" has the meaning ascribed to it in 15
23 U.S.C., Section 1681a(d);
24

1 3. "Consumer reporting agency" means any consumer reporting
2 agency, credit bureau, or similar agency which furnishes a credit
3 report or rating as well as any agency within the meaning ascribed
4 to it in 15 U.S.C., Section 1681a(f);

5 4. "Creditor" means one in whose favor an obligation exists, by
6 reason of which he or she is, or may become, entitled to the payment
7 of money;

8 5. "Debt collector" means any person who regularly collects, or
9 attempts to collect, consumer debts for another person or
10 institution or uses some name other than its own when collecting its
11 own consumer debts;

12 6. "Lifesaving and emergency care services" means the necessary
13 medical or surgical care services rendered to treat a potentially
14 life-threatening condition or symptom; and

15 7. "Oklahoma medical facility" includes, but is not limited to,
16 any hospital or related institution licensed pursuant to Section 1-
17 702 of Title 63 of the Oklahoma Statutes, nursing facilities
18 licensed pursuant to Section 1-1903 of Title 63 of the Oklahoma
19 Statutes, and medical offices operated by or employing physicians,
20 physical therapists, physician assistants, pharmacists, nurses, and
21 home health care providers within this state.

22 B. Creditors and debt collectors are prohibited from reporting
23 to any consumer reporting agency consumer debt obtained from
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1 lifesaving and emergency care services rendered at an Oklahoma
2 medical facility.

3 C. Consumer reporting agencies are prohibited from including
4 consumer debt obtained from lifesaving and emergency care services
5 rendered at an Oklahoma medical facility on a consumer report.

6 SECTION 2. This act shall become effective November 1, 2025.

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