**South Carolina General Assembly**

126th Session, 2025-2026

**H. 4149**

**STATUS INFORMATION**

General Bill

Sponsors: Rep. Gatch

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Introduced in the House on March 5, 2025

Currently residing in the House Committee on **Judiciary**

Summary: Credit reporting, medical debt

**HISTORY OF LEGISLATIVE ACTIONS**

 Date Body Action Description with journal page number

 3/5/2025 House Introduced and read first time (House Journal‑page 40)

 3/5/2025 House Referred to Committee on **Judiciary** (House Journal‑page 40)

View the latest  [legislative information](https://www.scstatehouse.gov/billsearch.php?billnumbers=4149&session=126&summary=B)  at the website

**VERSIONS OF THIS BILL**

[03/05/2025](https://www.scstatehouse.gov/sess126_2025-2026/prever/4149_20250305.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 37‑5‑120 SO AS TO PROHIBIT CREDITORS AND DEBT COLLECTORS FROM REPORTING CONSUMER DEBT OBTAINED FROM SERVICES RENDERED AT SOUTH CAROLINA MEDICAL FACILITIES, AND TO PROHIBIT CONSUMER REPORTING AGENCIES FROM INCLUDING SUCH DEBT ON A CONSUMER REPORT.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Chapter 5, Title 37 of the S.C. Code is amended by adding:

 Section 37‑5‑120. (A) As used in this section:

 (1) “Consumer” means an individual who is a resident of this State.

 (2) “Consumer report” means as it is ascribed to it in 15 U.S.C. Section 1681a(d).

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

 (4) “Creditor” means one in whose favor an obligation exists, by reason of which he is, or may become, entitled to the payment of money.

 (5) “Debt collector” means any person who regularly collects, or attempts to collect, consumer debts for another person or institution or uses some name other than its own when collecting its own consumer debts.

 (6) “South Carolina medical facility” means, but is not limited to, any hospital or related institution, nursing facility, medical offices operated by or employing physicians, physical therapists, physician assistants, pharmacists, nurses, and home health care providers within this State licensed under the provisions of Title 44 of the S.C. Code.

 (B) Creditors and debt collectors are prohibited from reporting to any consumer reporting agency consumer debt obtained from services rendered at a South Carolina medical facility.

 (C) Consumer reporting agencies are prohibited from including consumer debt obtained from services rendered at a South Carolina medical facility on a consumer report.

SECTION 2. This act takes effect upon approval by the Governor.

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