



BRIAN E. FROSH, MARYLAND ATTORNEY GENERAL

CONSUMER ALERT

Consumer Advisory: Some Medical Debt No Longer Reported on Certain Credit Reports

Starting today, July 1, 2022, three major credit reporting agencies – Experian, Equifax, and TransUnion – will no longer report paid medical debt on reports about your credit-worthiness that are issued by these companies. This means, for example, that if you apply for a credit card or a lease on an apartment, old paid medical debt will not show up on the report issued to the credit card company or potential landlord.

In addition, the time for consumers to resolve outstanding unpaid medical debts that have been sent to collections has been extended by the credit reporting agencies from six months to one year before the debt is included on a credit report.

Next year, medical debt under \$500 will no longer be included on these reports, whether or not it has been paid.

Our office’s Health Education and Advocacy Unit (HEAU) reminds consumers to carefully review medical bills and, if insured, to compare them with the explanation of benefits provided by their health insurance providers. If consumers believe there is a medical billing error that they can’t resolve with their healthcare provider, our HEAU can help mediate the dispute. The HEAU can be reached by telephone at 410-528-1840 (en español 410-230-1712) or heau@oag.state.md.us. More information about the HEAU can be found at www.marylandcares.org.

It's always a good idea to regularly review your credit reports to make sure the information is accurate and complete. To check your credit report for free, visit www.annualcreditreport.com. Maryland law provides you with the right to obtain a second free credit report each year from each of the major credit reporting agencies in addition to the free annual report under federal law.

<https://www.marylandattorneygeneral.gov/press/2022/070122CA.pdf>

