



## 2025 South Dakota Legislature

# House Bill 1058

HOUSE HEALTH AND HUMAN SERVICES ENGROSSED

Introduced by: **Representative Mulder**

1 **An Act to prohibit the reporting of medical debt to a consumer reporting agency and**  
 2 **to provide a penalty therefor.**

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF SOUTH DAKOTA:

4 **Section 1. That a NEW SECTION be added to chapter 54-1:**

5 A medical creditor or medical debt collector may not report any information  
 6 regarding medical debt to a consumer reporting agency. A violation of this section is a  
 7 Class 2 misdemeanor.

8 For purposes of this section, the following terms mean:

9 (1) "Consumer reporting agency," a person who, for consideration or on a cooperative  
 10 nonprofit basis, regularly engages in whole or in part in the practice of assembling  
 11 or evaluating consumer credit information or other information on consumers for  
 12 the purpose of furnishing consumer reports to third parties;

13 (2) "Medical creditor," a person who provides health care services and to whom a  
 14 consumer owes money for health care services;

15 (3) "Medical debt," a debt arising from health care services or treatments; and

16 (4) "Medical debt collector," a person who collects or attempts to collect medical debts.