

**LEGISLATIVE SERVICES AGENCY  
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS  
FISCAL IMPACT STATEMENT**

**LS 6073**  
**BILL NUMBER: HB 1051**

**NOTE PREPARED: Oct 20, 2025**  
**BILL AMENDED:**

**SUBJECT:** Exclusion of Medical Debt from Credit Scoring.

**FIRST AUTHOR:** Rep. Summers  
**FIRST SPONSOR:**

**BILL STATUS:** As Introduced

**FUNDS AFFECTED:** ☒ **GENERAL**  
☒ **DEDICATED**  
☐ **FEDERAL**

**IMPACT:** State & Local

**Summary of Legislation:** *Consumer Reporting* - This bill prohibits a health care provider from reporting or furnishing to a consumer reporting agency any information related to health care debt owed or alleged to be owed by a consumer who resides in Indiana. It requires a health care provider to include in any contract entered into with a third party furnisher a provision that prohibits the reporting or furnishing to a consumer reporting agency any information related to health care debt owed or alleged to be owed by a consumer, including information concerning any delinquent account action taken with respect to health care debt.

*Consumer Reporting Agency* - The bill prohibits a consumer reporting agency from recording or retaining in the file of a consumer any information that is: (1) related to health care debt incurred or alleged to be incurred by the consumer; and (2) reported to the consumer reporting agency after June 30, 2026. It provides that if a consumer reporting agency receives a request from a consumer to delete any record of health care debt maintained in the file of the consumer, the consumer reporting agency shall, not later than five business days after receiving the request, take all lawful and reasonable actions to delete from the consumer's file the record of the health care debt, regardless of when the health care debt was reported to the consumer reporting agency.

The bill also provides that a person who violates the provisions of this act commits a deceptive act.

**Effective Date:** July 1, 2026.

**Explanation of State Expenditures:** *Deceptive Acts:* This bill adds to the list of unfair and deceptive acts that are actionable by the Attorney General. Agency workload could increase to investigate and prosecute allegations. The Attorney General should be able to enforce the bill's provisions within existing resource levels.

**Explanation of State Revenues:** *Deceptive Acts:* If the bill increases the number of deceptive acts discovered, General Fund revenue will increase. Actual increases in revenue are unknown but expected to be small. Deceptive acts discovered by the Attorney General carry a civil penalty up to \$5,000.

*Court Fee Revenue:* If additional civil cases occur and court fees are collected, revenue to the state General Fund will increase. The total revenue per case would range between \$100 and \$122. The amount deposited will vary depending on whether the case is filed in a court of record or a municipal court. The following linked document describes the fees and distribution of the revenue: [Court fees imposed in civil, probate, and small claims cases.](#)

**Explanation of Local Expenditures:**

**Explanation of Local Revenues:** *Court Fee Revenue:* If additional cases occur, revenue will be collected by certain local units. If the case is filed in a court of record, the county will receive \$32 and qualifying municipalities will receive a share of \$3. If the case is filed in a municipal court, the county receives \$20, and the municipality will receive \$37. The following linked document describes the fees and distribution of the revenue: [Court fees imposed in civil, probate, and small claims cases.](#)

**State Agencies Affected:** Office of the Attorney General.

**Local Agencies Affected:** Trial courts, city and town courts.

**Information Sources:** Indiana Supreme Court, Indiana Trial Court Fee Manual.

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