

PROPOSED AMENDMENT

SB 85 # 8

DIGEST

Health care debt. Specifies that the authority of the attorney general to enforce wage garnishment provisions is limited to health care debt. Specifies the time frame in which a payment plan may be suspended during an appeal and removes extension of the suspension language in the bill. Exempts a financial institution from the definition of "medical creditor" and "medical debt collector". Requires the disclosure of whether a debt is a health care debt in the execution of a judgment.

1 Page 1, line 4, after "garnishment" insert **"of health care debt"**.
2 Page 1, line 6, after "(b)" insert **"As used in this subsection,**
3 **"medical creditor" and "medical debt creditor" do not include a**
4 **financial institution (as defined in IC 28-1-1-3(1))."**
5 Page 4, line 3, delete "patient" and insert **"person"**.
6 Page 4, line 4, delete "sixty (60)" and insert **"the lesser of either:**
7 **(A) the exhaustion of the appeals process; or**
8 **(B) one hundred twenty (120) days."**
9 Page 4, delete lines 5 through 7.
10 Page 7, line 3, after "debt" insert **"purchased by, payable to, or**
11 **owed to a financial institution (as defined in IC 28-1-1-3(1)), debt"**.
12 Page 10, line 6, delete "debt charged to a credit card" and insert **"the**
13 **following:**
14 **(1) Debt purchased by, payable to, or owed to a financial**
15 **institution (as defined in IC 28-1-1-3(1)).**
16 **(2) Debt charged to a credit card unless the credit card is**
17 **issued under:**
18 **(A) an open-end plan; or**
19 **(B) a closed-end plan;**
20 **offered specifically for the payment of health care services,**
21 **products, or devices provided to a person."**
22 Page 10, delete lines 7 through 11.
23 Page 10, between lines 39 and 40, begin a new paragraph and insert:
24 **"SECTION 7. IC 34-55-1-6 IS AMENDED TO READ AS**
25 **FOLLOWS [EFFECTIVE JULY 1, 2026]:** Sec. 6. The execution must

1 intelligibly refer to the judgment, stating:

2 (1) the court where and the time when rendered;

3 (2) the names of the parties;

4 (3) the amount, if the judgment is for money; **and**

5 (4) the amount actually due on the judgment; **and**

6 **(5) whether the debt is a health care debt (as defined in**
7 **IC 24-4.5-5-105(1)(c)).".**

8 Page 11, line 11, delete "debt" and insert "**the following:**

9 **(A) Debt purchased by, payable to, or owed to a financial**
10 **institution (as defined in IC 28-1-1-3(1)).**

11 **(B) Debt charged to a credit card unless the credit card is**
12 **issued under:**

13 **(i) an open-end plan; or**

14 **(ii) a closed-end plan;**

15 **offered specifically for the payment of health care services,**
16 **products, or devices provided to a person".**

17 Page 11, delete lines 12 through 16.

18 Renumber all SECTIONS consecutively.

(Reference is to SB 85 as introduced.)