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To: Commercial Health Insurers, Blue Cross Blue Shield of Massachusetts, and Health Maintenance Organizations Accredited Pursuant to M.G.L. c. 176O; Health Care Providers; and Other Interested Parties  
From: Jenifer Bosco, Director, Office of Patient Protection  
Re: Consumer Protection from Collections and Credit Reporting During Appeals  
Date: August 31, 2015

**Consumer Protection from Collection Activity and Credit Reporting  
During the Health Insurance Appeals Process**

Recent Changes to Massachusetts Law at M.G.L. c. 176O, section 14(f)

The Massachusetts Budget for Fiscal Year 2016 (Ch. 46 of the Acts of 2015, sec. 118) contained an amendment to M.G.L. c. 176O, § 14(f) which affects health care providers and their patients. Section 14(f) prevents health care providers and their agents from reporting a patient's medical debt to a consumer credit reporting agency while an internal or external review of an insurance carrier's denial of coverage for the service or treatment is pending.

Effective July 1, 2015, the law now also requires health care providers and their agents to abstain from debt collection activities while an internal or external review is pending, and for 30 days following the resolution of the grievance which was the subject of the internal or external review. The law provides the following consumer protections:

- Health care providers and their agents shall not provide information about unpaid charges for health care services to a consumer reporting agency, as defined at M.G.L. c. 93, § 50, while an internal or external review is pending or for 30 days following the resolution of the internal or external review
- Health care providers and their agents, including any collection agency or debt collector as defined at M.G.L. c. 93, § 24, shall not initiate debt collection activities relative to unpaid charges for health care services while an internal or external review is pending or for 30 days following the resolution of the internal or external review

If you have questions about the memorandum or compliance with M.G.L. c. 176O, § 14(f), please contact Jenifer Bosco, Director of the Office of Patient Protection, at [jenifer.bosco@state.ma.us](mailto:jenifer.bosco@state.ma.us) or 617-979-1413.