

## Session 118 - (2009-2010)

### H 4574 General Bill, By Bales

**Summary:** Family Medical Crisis Debt Relief Act

A BILL TO ENACT THE "FAMILY MEDICAL CRISIS DEBT RELIEF ACT", TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING CHAPTER 30 TO TITLE 37 SO AS TO PROVIDE THAT A CONTRACT ENTERED INTO FOR GOODS OR SERVICES MUST CONTAIN A PROVISION SUSPENDING FOR ONE HUNDRED AND EIGHTY DAYS THE INDIVIDUAL'S FINANCIAL OBLIGATION UNDER THE CONTRACT IF THE INDIVIDUAL, OR A FAMILY MEMBER OF THE INDIVIDUAL FOR WHOM THE INDIVIDUAL IS A CAREGIVER, HAS BEEN DIAGNOSED WITH A LIFE THREATENING OR TERMINAL ILLNESS OR A LIFE THREATENING MEDICAL EMERGENCY; TO PROVIDE THAT THE INDIVIDUAL MUST OBTAIN A CERTIFICATION FROM A PHYSICIAN THAT THIS MEDICAL REQUIREMENT HAS BEEN MET AND A CERTIFICATION FROM THE INDIVIDUAL'S EMPLOYER THAT THE PERSON HAS LOST TIME FROM WORK; TO PROVIDE THAT WHEN THESE CERTIFICATIONS ARE PROVIDED TO A CREDITOR, THE CREDITOR SHALL SUSPEND THE INDIVIDUAL'S FINANCIAL OBLIGATIONS UNDER THE CONTRACT FOR ONE HUNDRED EIGHTY DAYS AND MUST NOT CHARGE LATE FEES OR CHARGES, MUST NOT REPOSSESS OR FORECLOSE ON PROPERTY SUBJECT TO THE CONTRACT, MUST NOT REFER THE DEBT TO A COLLECTION AGENCY, AND MUST NOT MAKE AN ADVERSE REPORT TO A CREDIT REPORTING AGENCY.

**02/17/10 House Introduced and read first time HJ-12**

**02/17/10 House Referred to Committee on Judiciary HJ-12**

**02/17/10 Scrivener's error corrected**