

SENATE SUMMARY OF HOUSE AMENDMENTS

SB 414

2026 Regular Session

Talbot

KEYWORD AND SUMMARY AS RETURNED TO THE SENATE

CONSUMERS. Provides for the Louisiana Medical Debt Protection Act. (gov sig)

SUMMARY OF HOUSE AMENDMENTS TO THE SENATE BILL

1. Make technical changes.

DIGEST OF THE SENATE BILL AS RETURNED TO THE SENATE

DIGEST

SB 414 Reengrossed

2026 Regular Session

Talbot

Proposed law creates the "Louisiana Medical Debt Protection Act."

Proposed law defines the terms "medical creditor", "medical debt", "medical debt collector", and "medically necessary care".

Proposed law limits interest on medical debt arising from medically necessary care to no more than 3% per annum and provides that any contractual provision imposing a higher rate is void.

Proposed law authorizes the attorney general to seek civil penalties for violations under proposed law and further requires the attorney general to establish a complaint process for alleged violations and further provides the complaints are subject to public records laws, except for any complaint with personal identifying information, which shall have that information redacted.

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Adds R.S. 51:1501-1504)