

**RCW 70.54.475 Medical debt—Consumer credit reporting agencies—
Application of consumer protection act.** (1) A medical debt is void and unenforceable if a person, health care provider, health care facility, or licensed collection agency violates this section by furnishing information regarding the medical debt to a consumer credit reporting agency.

(2) The legislature finds that the practices covered by this section are matters vitally affecting the public interest for the purpose of applying the consumer protection act, chapter 19.86 RCW. A violation of this section is not reasonable in relation to the development and preservation of business and is an unfair or deceptive act in trade or commerce and an unfair method of competition for the purpose of applying the consumer protection act, chapter 19.86 RCW.
[2025 c 145 s 2.]