

RÉSUMÉ DIGEST

ACT 897 (SB 414)

2026 Regular Session

Talbot

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

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

New 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.

New law authorizes the attorney general to seek civil penalties for violations of new 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 June 9, 2026.

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