

1 AN ACT concerning business practices.

2 Be it enacted by the People of the State of Illinois,  
3 represented in the General Assembly:

4 Section 5. The Consumer Fraud and Deceptive Business  
5 Practices Act is amended by adding Section 2MM as follows:

6 (815 ILCS 505/2MM new)

7 Sec. 2MM. Bill payment grace period; hospitalization.

8 (a) If a person who had been in a coma for at least 10  
9 days gives a creditor or debt collector written notice that  
10 the person was comatose and includes documentation of the  
11 duration of the coma in accordance with this Section, the  
12 creditor or debt collector shall grant the person a grace  
13 period for the payments of debts. The grace period shall  
14 begin on the date the person became comatose and shall end 15  
15 days after the person is no longer comatose. The grace period  
16 applies only to debts that were incurred by the person as a  
17 consumer (as the term "consumer" is defined in subdivision  
18 (e) of Section 1 of this Act).

19 (b) Upon receiving notice under this Section, the  
20 creditor or debt collector may not:

21 (1) impose any late fee or additional financing fee  
22 in connection with a payment by the person that is  
23 received after its due date but before the end of the  
24 grace period;

25 (2) provide to a credit reporting agency any  
26 information with respect to a payment described in  
27 subdivision (1) that is adverse to the interests of the  
28 person or would adversely affect the credit standing of  
29 the person; or

30 (3) take any other action that is adverse to the  
31 interests of the person as a consequence of the failure

1 of the person to make such a payment described in  
2 subdivision (1) by the due date, if the payment is  
3 received before the end of the grace period.

4 (c) Notice may be given within 15 days after the person  
5 is no longer comatose. Upon receiving notice under this  
6 Section, the creditor or debt collector must refrain from  
7 taking any action prohibited under subsection (b) during the  
8 remainder of the grace period and shall promptly reverse any  
9 such action already taken by the creditor or debt collector  
10 since the beginning of the grace period.

11 (d) A family member or other person interested in the  
12 welfare of a comatose person may notify a creditor or debt  
13 collector of the coma while the person is still comatose. The  
14 family member or other person shall include documentation of  
15 the duration of the coma and shall promptly notify the  
16 creditor or debt collector when the person is no longer  
17 comatose.

18 (e) A creditor or debt collector who violates this  
19 Section commits an unlawful practice within the meaning of  
20 this Act.