



The Commonwealth of Massachusetts
Executive Office of Health and Human Services
Department of Public Health
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NOTICE OF PUBLIC HEARING

Notice is hereby given pursuant to M.G.L. c. 30A, §2, that the Department of Public Health will hold a public hearing and comment period on the proposed promulgations of 140 CMR 2.00 *Requirements Applicable to All Health Care Providers Licensed by Boards Within the Department of Public Health*.

In January 2026, Governor Healey announced that the administration would be advancing regulations regarding restrictions on medical debt reporting to consumer protection agencies. 140 CMR 2.00 sets requirements applicable to all health care providers licensed by boards within the Department (e.g., physicians, nurses, dentists, etc.).

The public hearing will be held on **July 28, 2026, at 10:00a.m.** The hearing will be conducted on a **moderated conference call**. The information for the moderated conference call is:

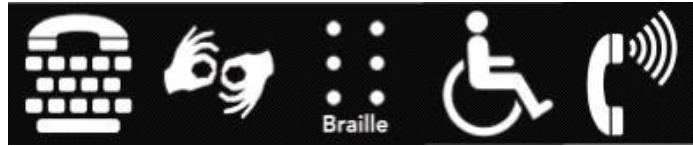
Dial-in Telephone Number: **888-391-6582**
Participant Passcode: **1383221**

A copy of the proposed regulations 140 CMR 2.00 may be viewed on the Department's website at <http://mass.gov/dph/proposed-regulations> or requested from the Office of the General Counsel by calling 617-624-5220.

Speakers who testify at the public hearing are requested to provide a copy of their oral testimony. The Department encourages all interested parties to submit written testimony electronically to Reg.Testimony@mass.gov, or by mail to William Anderson, Office of the General Counsel, Department of Public Health, 250 Washington Street, Boston, MA 02108. Please submit electronic testimony as an attached Word document and type "*Medical Debt Reporting Requirements for Providers Licensed by Boards of the Department*" in the subject line of the email. All submitted testimony must include the sender's full name and address.

The Department will post all electronic testimony that complies with these instructions on its website. **All comments must be submitted by 5:00 p.m. on July 28, 2026.** All comments received by the Department may be released in response to a request for public records.

If you are deaf or hard of hearing or are a person with a disability who requires accommodation, please contact Stacy Hart at least 5 days before the hearing at Tel #857-274-1120, or email Stacy.Hart@mass.gov.



Small Business Impact Statement
(As required by M.G.L. c. 30A §§ 2, 3 & 5)
Agency: Department of Public Health

CMR No: 140 CMR 2.00: Requirements Applicable to All Health Care Providers Licensed by Boards Within the Department of Public Health

Estimate of the Number of Small Businesses Impacted by the Regulation:

- The 23 boards within the Department oversee a massive population of professionals. For context, the Board of Registration in Medicine alone currently licenses over 49,000 physicians, and the Board of Registration in Nursing licenses over 150,000 nurses.
- Additional large cohorts include Social Workers (approx. 20,000), Dentists, and Allied Health professionals.
- While many of these individuals are employees of large systems, a significant percentage operate as small businesses (private practices, partnerships, or LLCs) or work for small community-based organizations that will be required to ensure their billing and debt collection contracts comply with the new standard.

Estimated Small Businesses Impacted: Approximately 250,000 - 300,000 individuals/small practices.

- Will small businesses have to create, file, or issue additional reports?
No, small businesses will not be required to create, file, or issue any additional reports, as the regulation focuses on the prohibition of a specific activity rather than the creation of new reporting obligations.
- Will small businesses have to implement additional recordkeeping procedures?
No additional recordkeeping procedures are required by this regulation, as providers will continue to manage patient billing and financial records under existing professional and board-specific standards.
- Will small businesses have to provide additional administrative oversight?
Yes. Small businesses may need to provide a minimal amount of administrative oversight to ensure that internal billing practices and any external debt collection contracts are updated to reflect the prohibition on credit reporting.
- Will small businesses have to hire additional employees in order to comply with the proposed regulation?
No. The Department does not anticipate that small businesses will need to hire additional employees, as compliance can be integrated into the existing administrative and billing workflows of a practice.
- Does compliance with the regulation require small businesses to hire other professionals (e.g. a lawyer, accountant, engineer, etc.)?
No. Compliance does not mandate the hiring of outside professionals; however, some small businesses may choose to have existing legal counsel perform a routine review of their third-party debt collection agreements.
- Does the regulation require small businesses to purchase a product or make any other capital investments in order to comply with the regulation?
No. This regulation does not require the purchase of any products or any capital investments.
- Are performance standards more appropriate than design/operational standards to accomplish the regulatory objective?
(Performance standards express requirements in terms of outcomes, giving the regulated party flexibility to achieve regulatory objectives and design/operational standards specify exactly what actions regulated parties must take.)
No. Operational standards are more appropriate in this instance to ensure a clear, uniform, and enforceable rule across 23 distinct licensing boards, providing no ambiguity regarding the prohibition of medical debt reporting.
- Do any other regulations duplicate or conflict with the proposed regulation?
No. There are no other state regulations that duplicate or conflict with this proposal.
- Does the regulation require small businesses to cooperate with audits, inspections, or other regulatory enforcement activities?
Yes, small businesses and licensed individuals must continue to cooperate with the existing investigative and adjudicatory oversight of their respective Boards of Registration to ensure compliance.

- Does the regulation require small businesses to provide educational services to keep up to date with regulatory requirements?
No, this regulation does not require businesses to provide educational services
- Is the regulation likely to *deter* the formation of small businesses in Massachusetts?
No. The regulation is not expected to deter the formation of small businesses, as it does not impose significant costs or burdensome operational requirements on new health care practices.
- Is the regulation likely to *encourage* the formation of small businesses in Massachusetts?
No. While the regulation is primarily protective of consumers, it may indirectly encourage business formation by fostering a more stable financial environment for residents, thereby ensuring a healthier patient base.
- Does the regulation provide for less stringent compliance or reporting requirements for small businesses?
No. The regulation does not provide for less stringent requirements for small businesses, as uniform application is essential to support every Massachusetts resident receiving equal protection from medical debt reporting.
- Does the regulation establish less stringent schedules or deadlines for compliance or reporting requirements for small businesses?
No. The regulation does not establish different compliance schedules for small businesses, as the transition involves a straightforward adjustment to billing and contracting policies.
- Did the agency consolidate or simplify compliance or reporting requirements for small businesses?
Yes, the Department simplified the regulatory landscape by creating a single standard under 140 CMR 2.00, which prevents small businesses from having to navigate 23 different board-specific versions of the same rule.
- Can performance standards for small businesses replace design or operational standards without hindering delivery of the regulatory objective?
No. Using performance standards could lead to inconsistent protection for consumers if providers adopt varying interpretations of "restricting" debt reporting.
- Are there alternative regulatory methods that would minimize the adverse impact on small businesses?
No. There are no viable alternative methods, as formal regulation is the only way to ensure the requirement is legally binding for both the licensed professionals and the third-party debt collectors they employ.