

By: West

S.B. No. 585

A BILL TO BE ENTITLED

1 AN ACT
2 relating to the reporting of certain criminal history record
3 information on a consumer report.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

5 SECTION 1. Section 20.05(a), Business & Commerce Code, is
6 amended to read as follows:

7 (a) Except as provided by Subsection (b), a consumer
8 reporting agency may not furnish a consumer report containing
9 information related to:

10 (1) a case under Title 11 of the United States Code or
11 under the federal Bankruptcy Act in which the date of entry of the
12 order for relief or the date of adjudication predates the consumer
13 report by more than 10 years;

14 (2) a suit or judgment in which the date of entry
15 predates the consumer report by more than seven years or the
16 governing statute of limitations, whichever is longer;

17 (3) a tax lien in which the date of payment predates
18 the consumer report by more than seven years;

19 (4) a record of arrest, indictment, or conviction of a
20 crime in which the date of disposition, release, or parole predates
21 the consumer report by more than seven years;

22 (5) a collection account with a medical industry code,
23 if the consumer was covered by a health benefit plan at the time of
24 the event giving rise to the collection and the collection is for an

1 outstanding balance, after copayments, deductibles, and
2 coinsurance, owed to an emergency care provider or a facility-based
3 provider for an out-of-network benefit claim; [~~or~~]

4 (6) a criminal conviction or juvenile adjudication of
5 a person who is at least 21 years of age, that occurred when the
6 person was younger than 18 years of age, and for which the person
7 completed the person's sentence; or

8 (7) another item or event that predates the consumer
9 report by more than seven years.

10 SECTION 2. The change in law made by this Act to Section
11 20.05(a), Business & Commerce Code, applies only to a consumer
12 report furnished on or after the effective date of this Act. A
13 consumer report furnished before the effective date of this Act is
14 governed by the law in effect on the date the report was furnished,
15 and the former law is continued in effect for that purpose.

16 SECTION 3. This Act takes effect September 1, 2025.