

COMMONWEALTH OF MASSACHUSETTS
BOARD OF REGISTRATION IN NATUROPATHY
250 Washington Street
Boston, MA 02108

Thursday, May 28, 2026
VIA ZOOM MEETINGS
10:00 AM

GENERAL SESSION BOARD MEETING MINUTES
(Open Session)

BOARD MEMEBERS
PRESENT:

Dr. Paul Herscu, ND, MPH, Naturopathic Doctor 1, Chair
Dr. Anne Frances Hardy, ND, LAC, Naturopathic Doctor 2, Vice-Chair
Ms. Christina Bain, Public Member

Board Members
Not Present:

Dr. Mattia Migliore, PhD, RPH, Clinical Pharmacologist, Secretary

STAFF PRESENT:

Ms. Kayla Mikalauskis | Executive Director, Multi-Boards 2
Ms. Tracy Hellmer | Executive Director, Multi-Boards 1
Ms. Alexandra Datalo | Research Analyst, Multi-Boards
Ms. Lauren Nelson | Deputy Director, BHPL, DPH
Mr. Jonathan Dillon | Director of Policy, BHPL, DPH
Ms. Heather Engman | Chief Board Counsel | Office of the General Counsel, BHPL, DPH

I. CALL TO ORDER | DETERMINATION OF QUORUM

At 10:02 AM Dr. Paul Herscu, Board Chair, called the General Session meeting to order. Dr. Herscu reminded board members that the meeting was being recorded and asked for a roll call vote to determine quorum. Roll call as follows: Dr. Paul Herscu: present; Dr. Anne Frances Hardy: present; Ms. Christina Bain: present. Absent: Dr. Mattia Migliore.

II. APPROVAL OF GENERAL SESSION AGENDA

Discussion: The Board reviewed the May 28, 2026, General Session Agenda.

Action:

Motion to approve the agenda as written was made by Dr. Paul Herscu, seconded by Dr. Anne Frances Hardy, and passed by roll call vote as follows: Dr. Paul Herscu: yes; Dr. Anne Frances Hardy: yes; Ms. Christina Bain: yes. Absent: Dr. Mattia Migliore.

Document: May 28, 2026, General Session Agenda

III. APPROVAL OF MINUTES

Discussion: The Board reviewed the drafted March 19, 2026, General Session Minutes.

Action:

Motion to approve the minutes as written was made by Dr. Paul Herscu, seconded by Dr. Anne Frances Hardy, and passed by roll call vote as follows: Dr. Paul Herscu: yes; Dr. Anne Frances Hardy: yes; Ms. Christina Bain: yes. Absent: Dr. Mattia Migliore.

Document: March 19, 2026, General Session Minutes

IV. DRAFT REGULATION

A. 140 CMR 2.00

Discussion: Ms. Nelson introduced herself to the Board and reported that, during the State of the Commonwealth Address, Governor Maura Healey announced her intention to introduce regulations restricting healthcare providers and facilities from reporting medical debt to consumer reporting agencies. Ms. Nelson explained that national research and data indicate that medical debt reflected on a credit report is generally not an accurate measure of an individual's willingness to pay, but rather their inability to absorb an unexpected, non-discretionary expense and as such, medical debt is not considered a reliable predictor of creditworthiness. Ms. Nelson stated that the proposed regulation, 140 CMR 2.00, would apply to all healthcare providers licensed by boards within the Department of Public Health, and Ms. Nelson reviewed the regulation language, which would prohibit Massachusetts licensed healthcare providers from directly reporting medical debt to consumer reporting agencies and would require providers to include provisions in contracts with debt collectors prohibiting the reporting of medical debt to consumer reporting agencies. Ms. Nelson acknowledged the challenges that small business licensees may encounter in collecting outstanding debts and emphasized that the proposed regulation is not intended to impair existing debt collection practices, rather the regulation would remove credit reporting as a coercive measure to collect payment of medical debt. Ms. Nelson stated that the proposed regulation represents an important consumer protection initiative designed to prevent residents of the Commonwealth from experiencing negative credit consequences or foregoing necessary medical care due to concerns about incurring medical debt.

Ms. Bain asked what changes small business owners would need to make under the proposed regulation, noting that many practitioners are dependent on income from patient services? Ms. Nelson responded that similar concerns have been raised by other boards within the Department of Public Health and encouraged stakeholders to submit their concerns through the public comment process.

Ms. Engman reminded Board members that practitioners' existing methods of debt collection would remain unchanged, including billing patients, utilizing debt collection agencies, and pursuing civil litigation when appropriate. Ms. Engman noted that the proposed regulation would only prohibit practitioners and their agents from reporting

medical debt to consumer reporting agencies.

Dr. Hardy stated that many small business owners require patients to maintain a credit card on file prior to receiving services in order to reduce the risk of nonpayment and outstanding medical debt. Dr. Hardy acknowledged that the regulation may be more directly applicable to hospitals and larger healthcare facilities that carry substantial amounts of medical debt but noted that small businesses would need to adapt their practices to ensure payment for services rendered.

Ms. Bain asked whether there is data regarding the percentage of individuals who defer medical care due to concerns about medical debt? Ms. Bain further noted that debt collection may still occur through civil litigation and questioned whether such proceedings are also matters of public record? Ms. Nelson responded that studies indicate reporting medical debt to consumer reporting agencies does not significantly improve debt collection outcomes and that the purpose of the regulation is to help ensure that access to healthcare is not adversely affected by concerns regarding medical debt. Mr. Dillon added that reporting medical debt to consumer reporting agencies generally occurs more frequently and much earlier in the debt collection process than civil litigation. Mr. Dillon stated that the impact of adverse credit reporting can be disproportionate and inappropriate in the context of medical debt, and that the proposed regulation is intended to address that concern rather than limit other lawful debt collection practices.

Dr. Hardy acknowledged that small businesses often have greater control over the amount of outstanding debt they carry, and Dr. Hardy further noted that many patients seeking services from Naturopathic Doctors have the ability to choose whether to pursue such care, which differs from individuals seeking essential healthcare services from hospitals and large healthcare facilities.

Dr. Herscu expressed concern regarding the potential legal liability practitioners may face under the requirement to include contractual language prohibiting debt collection agencies from reporting medical debt to consumer reporting agencies. Dr. Herscu inquired about the protection that would be available to practitioners if a debt collection agency were to violate that contractual provision. Ms. Nelson stated that language would be included to protect practitioners in the event a debt collection agency breaches the contractual requirement.

Ms. Bain stated she is not comfortable at this time supporting a motion to approve draft regulation 140 CMR 2.00 to be published for public review, stating she needs more information and would like to review the public comments before taking action.

Action: Motion to approve draft regulation 140 CMR 2.00 to publish for public review was made Dr. Paul Herscu, seconded by Dr. Anne Frances Hardy, and passed by roll call vote as follows: Dr. Paul Herscu: yes; Dr. Anne Frances Hardy: yes; Ms. Christina Bain: yes. Abstain: Absent: Dr. Mattia Migliore.

Ms. Lauren Nelson and Mr. Jonathan Dillon left the meeting at 10:31 AM.

V. FLEX SESSION

A. Who will attend the next board meeting?

Discussion:

Dr. Herscu asked for attendance at the next board meeting scheduled for July 23, 2026?

Dr. Hardy stated she will not be in attendance and all other board members in attendance confirmed their availability.

VI. ADJOURNMENT

At 10:33 AM, motion to adjourn the May 28, 2026, General Session meeting was made by Dr. Paul Herscu, seconded by Dr. Anne Frances Hardy, and passed by roll call vote as follows: Dr. Paul Herscu: yes; Dr. Anne Frances Hardy: yes; Ms. Christina Bain: yes. Abstain: Absent: Dr. Mattia Migliore.

Let the records show the meeting adjourned at 11:01 AM.

The next meeting of the Board of Registration in Naturopathy is scheduled for July 23, 2026, at 10:00 AM via ZOOM Meetings.

Respectfully submitted by:

The Board of Registration in Naturopathy