§ 4925. Definitions. As used in this article, the following terms shall have the following meanings:

1. "Medical debt" means an obligation or alleged obligation of a consumer to pay any amount whatsoever related to the receipt of health care services, products, or devices provided to a person by a hospital licensed under article twenty-eight of this chapter, a health care professional authorized under title eight of the education law or an ambulance service certified under article thirty of this chapter. Medical debt does not include debt charged to a credit card unless the credit card is issued under an open-ended or closed-ended plan offered specifically for the payment of health care services, products, or devices provided to a person.

2. "Collection entity" means any individual, partnership, corporation, trust, estate, co-operative, association, government or government subdivision, agency or other entity that either purchases medical debt or collects medical debt on behalf of another entity.

3. "Consumer reporting agency" shall have the same meaning as such term is defined in section three hundred eighty-a of the general business law.