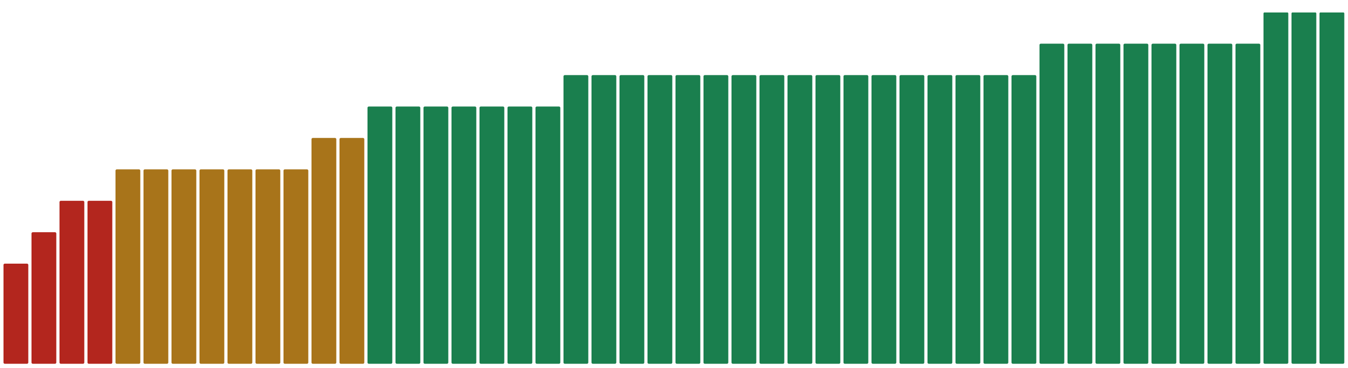
OBILLERATE · WATCHDOG

South Carolina
Bill Book
2026

The South Carolina bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



Our take on the left. The bill on the right. Room for your notes.

20 bills in this edition, drawn from 48 we scored · data as of 2026-09-11

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 48 South Carolina bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

CONTENTS

10 worst, 10 best

OBILLERATE'S TAKE · WORST 1 OF 10

The Medical Payouts Bill

Caps medical payouts for injured people to help at-fault parties

SC S0930 · Money & Damages

2/10 **OBLITERATE**

Hurts everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill punishes injured people for having health insurance. Right now, if someone hurts you, they are supposed to pay for the full cost of your medical care. This bill changes the rules so the person who hurt you only has to pay the discounted rate your health insurance negotiated. You paid the premiums for your insurance, but the person who injured you gets the discount. It also puts strict caps on what uninsured people...

WHY IT SCORES 2/10 — THE RECEIPTS

Accountability (hurts) — Reduces financial consequences for at-fault parties.
By capping medical damages at discounted insurance rates, the person who caused the...

Rights & Protections (hurts) — Repeals a long-standing legal protection for victims.
The bill explicitly states it 'abrogates the common law collateral source rule,' removing...

Who Bears the Cost (hurts) — Shifts the benefit of insurance to the wrongdoer.
The injured person pays the premiums for their health insurance, but this bill gives the...

Process Transparency (helps) — Requires disclosure of financial arrangements.
Forces plaintiffs to disclose 'letters of protection' and lawyer-doctor referrals, which...

FOLLOW THE MONEY

Pushing for it: Liability insurers and at-fault defendants

Bearing the cost: Injured plaintiffs

WHO'S BEHIND IT

Republican-sponsored (11R / 2D)

THE BILL ITSELF

Calculating Medical Expenses for Damage Awards

SC S0930 Introduced · recorded 2026-02-17

WHAT IT DOES

If you get hurt and sue, this bill lets the person who injured you pay less by using your health insurance discounts against you.

WHO IT'S WRITTEN FOR

Liability Insurers

READ IT YOURSELF

Official text (SC S0930) — https://www.scstatehouse.gov/billsearch.php?billnumbers=0930&session=126&summary=B

LegiScan — S0930 — https://legiscan.com/SC/bill/S0930/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s0930-118226

YOUR NOTES

OBILLERATE’S TAKE · WORST 2 OF 10

The Parents Credit Bill

Parents get $3,000 tax credit for private or home schooling

SC S0108 · Money & Damages

3/10 **OBLITERATE**

Hurts everyday people

1 · hurts you helps you · 10

WHAT THIS MEANS FOR YOU

Supporters say it helps parents choose the best learning for their kids, but critics warn it takes money away from public schools and helps wealthier families afford private options.

WHY IT SCORES 3/10 — THE RECEIPTS

Accountability (neutral) — .

Bill adds credit but does not change oversight of schools.

Rights & Protections (hurts) — .

Provides a benefit only to those who leave public schools, reducing equal support.

Who Bears the Cost (hurts) — .

Tax credit reduces state revenue, shifting cost to all taxpayers.

Process Transparency (neutral) — .

Credit claimed via standard tax form; no new secret process.

WHO’S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Income tax credit

SC S0108 Introduced · recorded 2025-01-14

WHAT IT DOES

Families who pull their kids out of public schools could claim a refundable $3,000 tax credit per child.

WHO IT'S WRITTEN FOR

Private schools

READ IT YOURSELF

Official text (SC S0108) — https://www.scstatehouse.gov/billsearch.php?billnumbers=0108&session=126&summary=B

LegiScan — S0108 — https://legiscan.com/SC/bill/S0108/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s0108-896209

YOUR NOTES

OBILLERATE'S TAKE · WORST 3 OF 10

The Private Schools Bill

South Carolina pushes a big tax break for private schools

SC H3811 · Money & Damages

4 /10

OBLITERATE

Hurts everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill sounds like a great deal for parents who want to homeschool or pay for private school. But it drains tax money away from public schools. It also sneaks in a strict limit on how much money parents can win in court if they are wronged under this new rule.

WHY IT SCORES 4/10 — THE RECEIPTS

Accountability (hurts) — Schools need almost no proof of quality to qualify..
The bill only requires a school to provide an address, a tax number, and a promise to...

Rights & Protections (hurts) — Caps lawsuit payouts for parents..
The bill limits noneconomic damages to 100,000 dollars unless extreme neglect or fraud is...

Funding Tilt (hurts) — Shifts public money to private uses..
Creates a new refundable tax credit that will reduce the state budget to pay for private...

FOLLOW THE MONEY

Pushing for it: Private school and homeschool parents
Bearing the cost: State taxpayers

WHO'S BEHIND IT

Republican-sponsored (13R / 0D)

THE BILL ITSELF

Education tax credit

SC H3811 Introduced · recorded 2025-01-28

WHAT IT DOES

This bill would give parents up to 7,000 dollars back on their taxes if they send their kids to a private or home school.

WHO IT'S WRITTEN FOR

Private Schools

READ IT YOURSELF

Official text (SC H3811) — https://www.scstatehouse.gov/billsearch.php?billnumbers=3811&session=126&summary=B

LegiScan — H3811 — https://legiscan.com/SC/bill/H3811/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-h3811-944228

YOUR NOTES

The Theater Shows Bill

South Carolina offers tax breaks to big theater shows

SC H3832 · Money & Damages

4 /10

OBLITERATE

Hurts everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

This bill uses taxpayer money to reward big theater companies for bringing their shows to the state. The state will skip charging them sales tax and will even pay them back for up to a quarter of what they pay local workers. Supporters say it creates jobs and brings arts to the area. But it also means millions of dollars leave the state's general fund to help private entertainment businesses instead of paying for public needs.

WHY IT SCORES 4/10 — THE RECEIPTS

Funding Tilt (hurts) — Subsidizes private industry.

Takes up to $2 million a year from the state general fund to pay cash rebates to private...

Who Bears the Cost (hurts) — Shifts tax burden.

Lets these companies skip paying state and local sales taxes, meaning everyday taxpayers...

FOLLOW THE MONEY

Pushing for it: Theater production companies

Bearing the cost: State general fund

WHO'S BEHIND IT

Bipartisan sponsorship (4R / 4D)

THE BILL ITSELF

Film incentives

SC H3832 Introduced · recorded 2025-01-29

WHAT IT DOES

This bill gives big tax breaks and cash rebates to Broadway-style theater companies that spend money and hire workers in the state.

WHO IT'S WRITTEN FOR

Theater production companies

READ IT YOURSELF

Official text (SC H3832) — https://www.scstatehouse.gov/billsearch.php?billnumbers=3832&session=126&summary=B

LegiScan — H3832 — https://legiscan.com/SC/bill/H3832/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-h3832-947573

YOUR NOTES

OBILLERATE'S TAKE · WORST 5 OF 10

The Data Center Bill

New act aims to boost data center growth in South Carolina

SC S0867 · Consumer Protection

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, it might make it easier for big data centers to open, but it could also mean higher costs for everyone else. It's important to speak up now to make sure our needs are considered.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (hurts) — Less strict enforcement for two years..
The bill prioritizes guidance over enforcement, which may reduce accountability.

Rights & Protections (hurts) — Potential cost shifts to consumers..
The bill could lead to higher utility costs for regular people.

Who Bears the Cost (hurts) — Costs may be passed to everyday people..
Data centers may benefit from lower costs while consumers pay more.

FOLLOW THE MONEY

Pushing for it: Data centers

Bearing the cost: Consumers

WHO'S BEHIND IT

Bipartisan sponsorship (7R / 3D)

THE BILL ITSELF

Data Center Development

SC S0867 Introduced · recorded 2026-01-29

WHAT IT DOES

This bill would help data centers set up more easily, but could shift costs to regular people.

WHO IT'S WRITTEN FOR

Big Business

READ IT YOURSELF

Official text (SC S0867) — https://www.scstatehouse.gov/billsearch.php?billnumbers=0867&session=126&summary=B

LegiScan — S0867 — https://legiscan.com/SC/bill/S0867/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s0867-101843

YOUR NOTES

OBILLERATE'S TAKE · WORST 6 OF 10

The Data Centers Bill

South Carolina adds permits for big data centers

SC S0902 · Consumer Protection

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

If passed, the state will watch over data center projects, protect water and neighborhoods, and decide who pays for extra power, but it could add costs for utilities and possibly raise rates for everyday customers.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (helps) — Adds oversight by state commission.

Certification process creates accountability for data center operators

Rights & Protections (helps) — Environmental and noise protections.

Sets water efficiency, noise, vibration, and light standards

Who Bears the Cost (hurts) — Costs may shift to utilities or consumers.

Cost allocation methodology could raise utility rates

Process Transparency (helps) — Public hearings and records required.

Certification proceedings must be recorded and made public

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 1D)

THE BILL ITSELF

Data Centers

SC S0902 Introduced · recorded 2026-02-10

WHAT IT DOES

The bill would require data centers to get a state certificate and meet water, noise, and environmental rules before they can operate.

WHO IT'S WRITTEN FOR

Data centers

READ IT YOURSELF

Official text (SC S0902) — https://www.scstatehouse.gov/billsearch.php?billnumbers=0902&session=126&summary=B

LegiScan — S0902 — https://legiscan.com/SC/bill/S0902/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s0902-113185

YOUR NOTES

OBILLERATE'S TAKE · WORST 7 OF 10

The Organize Education Bill

New bill aims to organize education funding rules in South Carolina

SC H3843 · Money & Damages

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, it could make it easier for schools to understand how to use their money. This is important because schools need clear rules to help students learn better. Now is the time to pay attention to this bill.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — Organizes existing funding rules..

The bill codifies existing provisions, which may improve accountability.

Rights & Protections (neutral) — No direct impact on rights..

The bill does not directly affect individual rights.

Who Bears the Cost (neutral) — Funding sources remain unclear..

It is unknown how this bill will affect funding sources.

Process Transparency (neutral) — May improve transparency in funding..

Organizing rules could lead to better transparency in how funds are allocated.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

HOW THEY VOTED

House · 2025-02-20 — passed

Yes 76R/28D · No 0R/0D

THE BILL ITSELF

Budget Proviso Codification Act

SC H3843 Engrossed · recorded 2025-02-21

WHAT IT DOES

This bill would organize rules about how money is spent on education in South Carolina, which might help schools get the funding they need.

WHO IT'S WRITTEN FOR

READ IT YOURSELF

Official text (SC H3843) — https://www.scstatehouse.gov/billsearch.php?billnumbers=3843&session=126&summary=B

LegiScan — H3843 — https://legiscan.com/SC/bill/H3843/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-h3843-948399

YOUR NOTES

OBILLERATE'S TAKE · WORST 8 OF 10

The Liability Insurance Bill

Boaters over 70 hp must buy $50k liability insurance

SC S0026 · Money & Damages

5/10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

The bill makes boat owners pay for insurance, protecting others from unpaid damages, but adds a new cost and penalty, so voters should weigh safety versus expense now.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (helps) — adds misdemeanor penalties.
creates a criminal charge for operating an uninsured boat

Rights & Protections (helps) — protects victims.
ensures injured parties can collect from insurance

Who Bears the Cost (hurts) — cost shifted to boat owners.
owners must purchase liability insurance

Process Transparency (neutral) — neutral on transparency.
requires proof of insurance but does not force insurers to report lapses

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

HOW THEY VOTED

Senate · 2026-02-03 — passed

Yes 14R/10D · No 18R/1D

THE BILL ITSELF

Watercraft Liability Insurance

SC S0026 Introduced · recorded 2025-01-14

WHAT IT DOES

Owners of boats bigger than 70 horsepower in South Carolina would have to carry at least $50,000 liability insurance or face fines and possible jail.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (SC S0026) — https://www.scstatehouse.gov/billsearch.php?billnumbers=0026&session=126&summary=B

LegiScan — S0026 — https://legiscan.com/SC/bill/S0026/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s0026-896171

YOUR NOTES

The Workplace Injuries Bill

South Carolina rewrites how doctors get paid for workplace injuries

SC S0286 · Work & Wages

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Right now, South Carolina has strict limits on how much it can change doctor fees for workplace injuries. This bill throws out those old rules and the court appeals that went with them. Instead, it gives the state workers' compensation board more freedom to set prices. The goal is to keep costs down while making sure injured workers can still find good doctors. It is mostly a rule change for the state, but it means the board...

WHY IT SCORES 5/10 — THE RECEIPTS

Process Transparency (hurts) — Removes public hearings.

The bill deletes the rule requiring an evidentiary hearing when fees are changed by more...

Accountability (hurts) — Removes court appeals.

The bill deletes the right to appeal large fee changes to the Administrative Law Court.

Rights & Protections (neutral) — Neutral for workers.

The changes mostly affect how doctors and insurers negotiate payments, rather than...

THE BILL ITSELF

Medical Fee Schedule

SC S0286 Introduced · recorded 2025-01-29

WHAT IT DOES

This bill lets the state board set its own rules for paying doctors who treat injured workers, instead of following strict federal limits and court appeals.

WHO IT'S WRITTEN FOR

Workers' compensation insurers

READ IT YOURSELF

LegiScan — S0286 — https://legiscan.com/SC/bill/S0286/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s0286-946578

YOUR NOTES

OBILLERATE'S TAKE · WORST 10 OF 10

The Total Control Bill

Governor gets total control over vetting state judges

SC S0696 · Immunity & Accountability

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you helps you · 10

WHAT THIS MEANS FOR YOU

Right now, South Carolina lawmakers have a lot of power over who becomes a judge, which can lead to conflicts of interest when those same lawmakers act as lawyers in court. This bill tries to fix that by kicking lawmakers off the vetting commission. However, it swings the pendulum all the way to the governor, giving them total control over who gets to screen judges. It also specifically bans the commission from considering...

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (helps) — Removes lawmakers from the commission to prevent conflicts of interest, but hands all appointment power to one person..

Prohibits current General Assembly members and their families from serving on the...

Process Transparency (helps) — Makes commission hearings and records more open to the public..

Requires written testimony to be available at no charge and excludes certain records from...

Rights & Protections (hurts) — Removes the mandate to ensure nondiscrimination in judicial appointments..

Strikes the requirement to consider demographic factors and explicitly bans considering...

WHO'S BEHIND IT

Republican-sponsored (15R / 0D)

THE BILL ITSELF

JMSC Reform

SC S0696 Introduced · recorded 2026-01-13

WHAT IT DOES

This bill lets the governor appoint every member of the commission that screens judges, while banning the group from considering race or gender when picking candidates.

WHO IT'S WRITTEN FOR

Government Power

READ IT YOURSELF

Official text (SC S0696) — https://www.scstatehouse.gov/billsearch.php?billnumbers=0696&session=126&summary=B

LegiScan — S0696 — https://legiscan.com/SC/bill/S0696/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s0696-058332

YOUR NOTES

OBILLERATE'S TAKE · BEST 1 OF 10

The Wages & Punish Bill

South Carolina wants to raise wages and punish wage theft

SC H3226 · Work & Wages

10/10 **LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Right now, South Carolina uses the federal minimum wage of $7.25 an hour. This bill changes that. It gives low-wage workers a raise over the next three years and makes sure their pay keeps up with the cost of living. Even better, it gives workers real power to fight back if a boss shorts their paycheck. Workers would get five years to file a claim, the right to team up in a group lawsuit, and protection from being fired just...

WHY IT SCORES 10/10 — THE RECEIPTS

Accountability (helps) — Strong enforcement tools.
Gives workers the right to sue for back pay, damages, and attorney fees, and allows group...

Rights & Protections (helps) — Anti-retaliation and long deadlines.
Protects workers from being fired for speaking up about wage theft and gives them five...

Who Bears the Cost (helps) — Shifts burden to employers.
Forces employers to pay higher wages and covers the legal costs if a worker has to sue...

Process Transparency (neutral) — Public notices required.
Requires the state to post the new wage rates online every year.

FOLLOW THE MONEY

Pushing for it: Low-wage workers
Bearing the cost: Employers

WHO'S BEHIND IT

Democrat-sponsored (0R / 2D)

THE BILL ITSELF

Minimum wage

SC H3226 Introduced · recorded 2025-01-14

WHAT IT DOES

This bill would raise the state minimum wage to $10.10 by 2028, adjust it for inflation every year, and let workers sue bosses who steal their pay.

WHO IT'S WRITTEN FOR

Workers

READ IT YOURSELF

Official text (SC H3226) — https://www.scstatehouse.gov/billsearch.php?billnumbers=3226&session=126&summary=B

LegiScan — H3226 — https://legiscan.com/SC/bill/H3226/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-h3226-895377

YOUR NOTES

OBILLERATE'S TAKE · BEST 2 OF 10

The Minimum Wage Bill

South Carolina proposes a $17 minimum wage for workers

SC H3809 · Work & Wages

10 /10

LIBERATE

Helps everyday people

1 · hurts you | helps you · 10

WHAT THIS MEANS FOR YOU

Right now, South Carolina uses the federal minimum wage of $7.25 an hour. This bill would more than double that pay. It also gives workers strong tools to fight wage theft. If a boss pays less than $17, workers could team up in a class action lawsuit to get their money back. The bill even forces bad bosses to pay the workers' legal fees. It is a huge step forward for working families.

WHY IT SCORES 10/10 — THE RECEIPTS

Accountability (helps) — Strong enforcement tools.

The bill allows workers to file class action lawsuits and forces employers to pay...

Rights & Protections (helps) — New wage and retaliation protections.

Creates a new state minimum wage and explicitly bans employers from punishing workers who...

Who Bears the Cost (helps) — Shifts burden to employers.

Employers must pay the higher wages and cover the legal costs if they are caught breaking...

WHO'S BEHIND IT

Democrat-sponsored (0R / 3D)

THE BILL ITSELF

Minimum wage

SC H3809 Introduced · recorded 2025-01-28

WHAT IT DOES

This bill would raise the state minimum wage to $17 an hour by 2027 and let workers sue bosses who refuse to pay it.

WHO IT'S WRITTEN FOR

Workers

READ IT YOURSELF

Official text (SC H3809) — https://www.scstatehouse.gov/billsearch.php?billnumbers=3809&session=126&summary=B

LegiScan — H3809 — https://legiscan.com/SC/bill/H3809/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-h3809-944013

YOUR NOTES

OBILLERATE'S TAKE · BEST 3 OF 10

The Digital & Data Bill

South Carolina bill bans forced digital IDs and data sales

SC H4809 · Privacy & Data

10 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

As digital IDs and mobile driver's licenses become more common, this bill draws a hard line to protect your privacy. It guarantees that physical IDs will always be accepted and gives you the right to delete your data. Crucially, it stops businesses and the government from quietly selling your information by requiring your written consent. It also gives you the power to take them to court for up to $150,000 if they break the...

WHY IT SCORES 10/10 — THE RECEIPTS

Accountability (helps) — Creates a strong private right of action..
Allows citizens to sue government agencies and private businesses for up to $150,000 per...

Rights & Protections (helps) — Grants robust data privacy rights..
Ensures physical IDs must be accepted and gives people the right to delete their personal...

Process Transparency (helps) — Requires clear disclosure of data sales..
Mandates that entities disclose the exact dollar amount they receive when selling your...

FOLLOW THE MONEY

Pushing for it: Everyday people
Bearing the cost: Rule breakers (per violation)

WHO'S BEHIND IT

Republican-sponsored (4R / 0D)

THE BILL ITSELF

Digital forms of identification

SC H4809 Introduced · recorded 2026-01-13

WHAT IT DOES

This bill ensures you can never be forced to use a digital ID, gives you control over your data, and lets you sue anyone who sells it without permission.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (SC H4809) — https://www.scstatehouse.gov/billsearch.php?billnumbers=4809&session=126&summary=B

LegiScan — H4809 — https://legiscan.com/SC/bill/H4809/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-h4809-059968

YOUR NOTES

OBILLERATE'S TAKE · BEST 4 OF 10

The Renters Rights Bill

South Carolina renters get new rights for mold in homes

SC H3232 · Housing & Property

9 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

This bill is a big step for renters in South Carolina. It would make landlords responsible for keeping homes free of mold and give renters clear steps to take if mold appears and makes them sick. For a long time, renters have struggled with mold issues that can cause health problems, and it has been hard to get landlords to fix them. This bill would set clear rules, like making landlords tell you about mold before you move in...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Landlords would be more accountable for mold issues..

The bill would make landlords responsible for preventing mold and fixing it if it affects...

Rights & Protections (helps) — Tenants would gain new protections against mold..

Tenants would get remedies for mold, landlords would have to disclose mold, and landlords...

Who Bears the Cost (helps) — Landlords would generally bear the cost of mold remediation..

The landlord would pay all costs of mold remediation unless the mold is a result of the...

Process Transparency (neutral) — No direct impact on process transparency..

The bill focuses on landlord and tenant obligations and remedies, not legislative process...

FOLLOW THE MONEY

Pushing for it: Renters, by providing safer housing and clear remedies.

Bearing the cost: Landlords, due to new maintenance obligations and potential remediation costs.

WHO'S BEHIND IT

Democrat-sponsored (0R / 2D)

THE BILL ITSELF

Residential rental property

SC H3232 Introduced · recorded 2025-01-14

WHAT IT DOES

This bill would give renters new ways to deal with mold in their homes, making landlords fix it or let tenants move safely.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (SC H3232) — https://www.scstatehouse.gov/billsearch.php?billnumbers=3232&session=126&summary=B

LegiScan — H3232 — https://legiscan.com/SC/bill/H3232/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-h3232-895322

YOUR NOTES

OBILLERATE'S TAKE · BEST 5 OF 10

The Fair Wage Bill

South Carolina helps small businesses pay workers a fair wage

SC H4603 · Work & Wages

9 /10 **LIBERATE**
Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill is good for regular people because it would help them earn more money. It would give a special tax break to small businesses that choose to pay their workers a 'livable wage,' which is enough money to cover basic needs. This means more money in workers' pockets without making it a rule that businesses must pay more. Businesses would get help for up to four years to adjust to paying higher wages. Some might say this...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Businesses must meet conditions to get the tax credit..
Qualified employers must pay livable wages, maintain headcount, and submit payroll...

Rights & Protections (helps) — Encourages businesses to pay workers a living wage..
The bill aims to help nonexempt employees earn a livable wage, which would improve their...

Who Bears the Cost (hurts) — State tax revenue would fund the credit..
The tax credit would reduce the amount of income or payroll taxes collected by the state...

Process Transparency (neutral) — The state would report on the program, but not individual business data..
The Department of Revenue would publish an annual summary report on the number of...

FOLLOW THE MONEY

Pushing for it: Small businesses and their employees
Bearing the cost: South Carolina state tax revenue

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 2D)

THE BILL ITSELF

Small Business Livable Wage Tax Credit Act

SC H4603 Introduced · recorded 2026-01-13

WHAT IT DOES

This bill would give money back to small businesses in South Carolina if they pay their workers a fair, living wage, helping workers earn more.

WHO IT'S WRITTEN FOR

Workers

READ IT YOURSELF

Official text (SC H4603) — https://www.scstatehouse.gov/billsearch.php?billnumbers=4603&session=126&summary=B

LegiScan — H4603 — https://legiscan.com/SC/bill/H4603/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-h4603-059963

YOUR NOTES

OBILLERATE'S TAKE · BEST 6 OF 10

The Unfair Auto Bill

New bill aims to stop unfair auto insurance pricing

SC S0215 · Consumer Protection

9 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, many people could save money on their car insurance. Now is the time to support it and make sure everyone pays a fair price.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Improves fairness in insurance pricing.

Stops unfair discrimination based on credit scores

Rights & Protections (helps) — Protects consumers from unfair practices.

Ensures fair treatment in insurance coverage

Who Bears the Cost (helps) — Shifts costs to insurers.

Insurers must find other ways to set rates

Process Transparency (neutral) — No significant changes to transparency.

Does not affect how insurers operate overall

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Auto insurance

SC S0215 Introduced · recorded 2025-01-15

WHAT IT DOES

This bill would stop insurance companies from using credit scores to set car insurance prices, helping people pay fairer rates.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (SC S0215) — https://www.scstatehouse.gov/billsearch.php?billnumbers=0215&session=126&summary=B

LegiScan — S0215 — https://legiscan.com/SC/bill/S0215/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s0215-920860

YOUR NOTES

The Justice System Bill

South Carolina bill gives kids more rights in justice system

SC S0149 · Criminal Justice

9 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill is a big step forward for children in South Carolina who get into trouble. It would make sure kids have a lawyer when police question them and stop the use of solitary confinement. Instead of sending kids to jail, the bill wants to help them with programs in their community for school, mental health, and other needs. It would also make it easier for kids to get their records cleared later on. Some people might worry...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — The bill requires more data reporting and structured decision-making, making the juvenile justice system more transparent and accountable for its actions..

Amends Section 63-19-340 to require specific statistics in annual reports. Requires the...

Rights & Protections (helps) — Establishes a 'Children's Bill of Rights,' ensures legal counsel for young children, and bans solitary confinement..

Adds Article 2 to Chapter 19, Title 63, to establish the 'Children's Bill of Rights.'...

Who Bears the Cost (helps) — Limits fees and restitution for children, shifting financial burdens away from families..

Adds Section 63-19-1050 to prohibit charging a fee to a child as a condition of diversion...

Process Transparency (helps) — Requires better data collection and clear decision-making tools for juvenile justice processes..

Amends Section 63-19-340 to provide that the report must include specific statistics...

FOLLOW THE MONEY

Pushing for it: Community intervention programs, children, and families

Bearing the cost: Department of Juvenile Justice (from reduced out-of-home placements)

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

S.C. Juvenile Justice Reform Act

SC S0149 Introduced · recorded 2025-01-14

WHAT IT DOES

This bill would give children more rights in court, help them get treatment instead of jail, and make the justice system fairer for young people.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (SC S0149) — https://www.scstatehouse.gov/billsearch.php?billnumbers=0149&session=126&summary=B

LegiScan — S0149 — https://legiscan.com/SC/bill/S0149/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s0149-896030

YOUR NOTES

OBILLERATE'S TAKE · BEST 8 OF 10

The Prostate Cancer Bill

South Carolina bill makes prostate cancer screenings free

SC S1019 · Healthcare & Insurance

9 /10 **LIBERATE**
Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Getting checked for cancer should not depend on how much money you have in your wallet. Right now, even with insurance, some men skip prostate exams because the copays and lab fees cost too much. This bill changes the rules. It forces insurance companies to drop those extra out-of-pocket charges for prostate screenings and diagnostic lab work. If this passes, more men will get tested early, which saves lives. This is a clear...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Forces insurers to cover preventative care without passing the buck..
Requires health insurance policies to eliminate cost-sharing for specific cancer...

Rights & Protections (helps) — Removes a major financial barrier to life-saving healthcare..
Patients gain the right to access prostate cancer screenings and diagnostic lab work...

Who Bears the Cost (helps) — Shifts the cost of lab work and exams from the patient to the insurance company..
Prohibits deductibles, coinsurance, and copayments for these specific medical services.

Process Transparency (neutral) — Standard update to medical guidelines..
Changes the reference standard from the American Cancer Society to the National...

FOLLOW THE MONEY

Pushing for it: Patients (saved out-of-pocket costs)
Bearing the cost: Insurance companies

WHO'S BEHIND IT

Republican-sponsored (2R / 0D)

THE BILL ITSELF

PSA Screening

SC S1019 Introduced · recorded 2026-03-17

WHAT IT DOES

This bill forces health insurance companies to pay the full cost of prostate cancer screenings so you do not have to pay a copay or deductible.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (SC S1019) — https://www.scstatehouse.gov/billsearch.php?billnumbers=1019&session=126&summary=B

LegiScan — S1019 — https://legiscan.com/SC/bill/S1019/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s1019-135047

YOUR NOTES

OBILLERATE'S TAKE · BEST 9 OF 10

The Homeless & Foster Bill

Free IDs and birth certificates for homeless and foster youth

SC S0766 · Consumer Protection

9 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Getting a job or an apartment is almost impossible without an ID. But IDs and birth certificates cost money, which is a huge hurdle if you are homeless or just leaving foster care. This bill removes that unfair barrier. It makes sure people who are already struggling do not have to pay the government just to prove who they are.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Secures access to vital documents.

Having an ID is essential for exercising basic rights, getting jobs, and finding housing...

Who Bears the Cost (helps) — Removes cost burden from the poor.

The state absorbs the small cost of printing the documents so that people with no money...

FOLLOW THE MONEY

Pushing for it: Homeless and foster youth advocates

Bearing the cost: Unknown

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Waiver of fees for birth certificates and Special ID Cards for homeless and former foster care individuals

SC S0766 Introduced · recorded 2026-01-13

WHAT IT DOES

This bill would let homeless people and young adults leaving foster care get their birth certificates and state ID cards for free.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (SC S0766) — https://www.scstatehouse.gov/billsearch.php?billnumbers=0766&session=126&summary=B

LegiScan — S0766 — https://legiscan.com/SC/bill/S0766/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-s0766-072682

YOUR NOTES

OBILLERATE'S TAKE · BEST 10 OF 10

The Health Insurers Bill

Stopping health insurers from using AI to deny medical care

SC H5206 · Healthcare & Insurance

9 /10 **LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Insurance companies are starting to use artificial intelligence to decide if they will pay for your medical treatments. Sometimes, these computer programs automatically deny care based on general data instead of your actual health record. This bill protects you by making a simple rule: a computer cannot say no to your doctor's request. If the insurance company wants to deny or delay your care, a real, licensed doctor must...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Forces insurers to use human doctors for denials and face state penalties for breaking the rules..

The Department of Insurance can investigate violations, force corrections, and discipline...

Rights & Protections (helps) — Gives patients the right to a human review and protects them from blind algorithm denials..

A determination to deny, reduce, or defer a request must always be made by a licensed...

Who Bears the Cost (helps) — Forces insurance companies to pay for real doctors to review claims instead of relying on cheap automated systems..

Insurers cannot rely solely on a group dataset and must employ licensed professionals to...

Process Transparency (helps) — Requires insurers to disclose when they use AI and share their denial rates upon request..

Insurers must make prominent written disclosure to enrollees about AI use and make denial...

FOLLOW THE MONEY

Pushing for it: Patients and doctors

Bearing the cost: Health insurance companies

WHO'S BEHIND IT

Republican-sponsored (10R / 0D)

THE BILL ITSELF

Health insurance

SC H5206 Introduced · recorded 2026-02-18

WHAT IT DOES

This bill forces health insurance companies to have a real doctor review your case before they can deny your medical care using artificial intelligence.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (SC H5206) — https://www.scstatehouse.gov/billsearch.php?billnumbers=5206&session=126&summary=B

LegiScan — H5206 — https://legiscan.com/SC/bill/H5206/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/sc-h5206-119135

YOUR NOTES

ABOUT THIS BOOK

South Carolina Bill Book 2026

Published by Obillerate, an independent nonpartisan watchdog that reads and scores every bill in Congress and all 50 states on a single question: does it help everyday people, or the interests behind it? Every score in this book shows its reasoning, and every page links to the official text so you can check us.

HOW TO CITE THIS

Obillerate, "South Carolina Bill Book 2026" (2026-09-11).
www.obillerate.com/library/2026/

WHAT YOU MAY DO WITH IT

CORRECTIONS

We get things wrong sometimes and fix them fast. www.obillerate.com/corrections