

118TH CONGRESS  
1ST SESSION

# H. R. 6003

To amend the Fair Credit Reporting Act to prohibit the inclusion of medical debt on a consumer report, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

OCTOBER 19, 2023

Ms. PORTER (for herself, Ms. BARRAGÁN, Mr. DOGGETT, Ms. JAYAPAL, Mr. JOHNSON of Georgia, Ms. NORTON, Ms. SCANLON, Mr. TONKO, Mr. MULLIN, Mr. NEGUSE, Ms. TLAIB, Ms. CHU, Ms. MENG, Ms. CASTOR of Florida, Mrs. FOUSHEE, Mr. KRISHNAMOORTHY, Mr. JACKSON of Illinois, Ms. SPANBERGER, Ms. OMAR, Mr. GRIJALVA, Mr. POCAN, Ms. CLARKE of New York, Mr. MCGOVERN, and Ms. LEE of California) introduced the following bill

OCTOBER 25, 2023

Referred to the Committee on Financial Services

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## A BILL

To amend the Fair Credit Reporting Act to prohibit the inclusion of medical debt on a consumer report, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Medical Debt Relief  
5 Act of 2023”.

1 **SEC. 2. AMENDMENTS TO FAIR CREDIT REPORTING ACT.**

2 (a) **MEDICAL DEBT DEFINED.**—Section 603 of the  
3 Fair Credit Reporting Act (15 U.S.C. 1681a) is amended  
4 by adding at the end the following:

5 “(bb) **MEDICAL DEBT.**—The term ‘medical debt’  
6 means a debt related to, in whole or in part, transactions,  
7 accounts, or balances arising from the receipt of medical  
8 services, products, or devices.”.

9 (b) **EXCLUSION FOR MEDICAL DEBT.**—Section  
10 605(a) of the Fair Credit Reporting Act (15 U.S.C.  
11 1681c(a)) is amended by adding at the end the following:

12 “(9) Any adverse information related to a medical  
13 debt, including a medical debt that was placed for collec-  
14 tion, charged to profit or loss, or subjected to any similar  
15 action.”.

16 **SEC. 3. MODIFICATION OF REGULATIONS RELATING TO**  
17 **PROHIBITIONS ON USE OF MEDICAL DEBT IN-**  
18 **FORMATION.**

19 (a) **DEFINITIONS.**—In this section, the terms “cred-  
20 it” and “creditor” have the meanings given those terms  
21 in section 702 of the Equal Credit Opportunity Act (15  
22 U.S.C. 1691a).

23 (b) **REQUIREMENT.**—Not later than 1 year after the  
24 date of enactment of this Act, the Director of the Bureau  
25 of Consumer Financial Protection shall amend section  
26 1022.30 of title 12, Code of Federal Regulations, or any

1 successor regulation, to ensure that creditors are prohib-  
2 ited from obtaining or using information relating to the  
3 medical debt of a consumer in determining whether or not  
4 to extend credit to that consumer.

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