

116TH CONGRESS  
2D SESSION

# H. R. 8536

To amend the Fair Credit Reporting Act to delay the reporting of medical debt by consumer reporting agencies, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

OCTOBER 6, 2020

Mr. GALLAGHER introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Fair Credit Reporting Act to delay the reporting of medical debt by consumer reporting agencies, 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 “Fair Medical Debt Re-  
5 porting Act”.

6 **SEC. 2. REPORTING OF MEDICAL DEBT TO CONSUMER RE-**  
7 **PORTING AGENCIES.**

8 The Fair Credit Reporting Act (15 U.S.C. 1681 et  
9 seq.) is amended—

1           (1) in section 603, by adding at the end the fol-  
2           lowing:

3           “(bb) MEDICAL DEBT.—The term ‘medical debt’  
4 means a debt arising from the receipt of medical services,  
5 products, or devices.”;

6           (2) in section 605(a), by adding at the end the  
7           following:

8           “(9) Any information relating to a medical debt if—

9           “(A) the debt has not been placed for collection,  
10 charged to profit or loss, or subjected to any similar  
11 action;

12           “(B) the date on which the debt was placed for  
13 collection, charged to profit or loss, or subjected to  
14 any similar action antedates the report by less than  
15 one year; or

16           “(C) the debt was fully paid or settled before  
17 the end of the one-year period beginning on the date  
18 described in subparagraph (A).”; and

19           (3) in section 623, by adding at the end the fol-  
20           lowing:

21           “(f) ADDITIONAL NOTICE REQUIREMENTS FOR MED-  
22 ICAL DEBT.—Before a person furnishes information relat-  
23 ing to a medical debt of a consumer to a consumer report-  
24 ing agency, such person shall—

1           “(1) notify the consumer that no consumer re-  
2           porting agency may make a consumer report con-  
3           taining any information relating to a medical debt  
4           if—

5                   “(A) the debt has not been placed for col-  
6                   lection, charged to profit or loss, or subjected to  
7                   any similar action; or

8                   “(B) the date on which the debt was  
9                   placed for collection, charged to profit or loss,  
10                  or subjected to any similar action antedates the  
11                  report by less than one year; and

12                  “(2) ensure that the consumer has been pro-  
13                  vided with a detailed accounting of such medical  
14                  debt.”.

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