

**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 5330**

OFFERED BY MS. TLAIB OF MICHIGAN

**[Amendment to the Consumer Protection for Medical Debt
Collections Act]**

Strike all after the enacting clause and insert the following:

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Consumer Protection
3 for Medical Debt Collections Act”.

4 **SEC. 2. AMENDMENTS TO THE FAIR DEBT COLLECTION
5 PRACTICES ACT.**

6 (a) IN GENERAL.—Section 809 of the Fair Debt Col-
7 lection Practices Act (15 U.S.C. 1692g) is amended by
8 adding at the end the following:

9 “(f) ADDITIONAL NOTICE REQUIREMENTS FOR MED-
10 ICAL DEBT.—

11 “(1) DEFINITIONS.—In this subsection:

12 “(A) CONSUMER REPORTING AGENCY.—

13 The term ‘consumer reporting agency’ has the
14 meaning given the term in section 603(f) of the
15 Fair Credit Reporting Act (15 U.S.C.
16 1681a(f)).

1 “(B) MEDICAL DEBT.—The term ‘medical
2 debt’ means a debt arising from the receipt of
3 medical services, products, or devices.

4 “(2) NOTICE ABOUT CREDIT REPORTING.—Be-
5 fore furnishing information regarding a medical debt
6 of a consumer to a consumer reporting agency, the
7 person furnishing the information shall send a state-
8 ment to the consumer that includes the following:

9 “(A) A notification that the medical debt
10 may not be reported to a consumer reporting
11 agency until the end of the 1-year period begin-
12 ning on the later of—

13 “(i) the date on which the person
14 sends the statement; and

15 “(ii) the last date on which the con-
16 sumer made any payment to the person
17 with respect to the medical debt.

18 “(B) A notification that, if the debt is set-
19 tled or paid by the consumer or an insurance
20 company before the end of the 1-year period de-
21 scribed under subparagraph (A)—

22 “(i) the debt may not be reported to
23 a consumer reporting agency; and

24 “(ii) the consumer may, any time be-
25 fore the end of such that 1-year period—

1 “(I) communicate with an insur-
2 ance company to determine coverage
3 for the debt; or

4 “(II) apply for financial assist-
5 ance.

6 “(3) NO REPORTING BEFORE THE END OF THE
7 1-YEAR PERIOD.—

8 “(A) IN GENERAL.—Before the end of the
9 1-year period described in paragraph (2)(A), no
10 person may communicate with, or report any
11 information to, any consumer reporting agency
12 regarding a debt described in paragraph (2).

13 “(B) REPORTING AFTER THE END OF THE
14 1-YEAR PERIOD.—Nothing in this subsection
15 shall prohibit a person from communicating
16 with, or reporting any information to, a con-
17 sumer reporting agency regarding a medical
18 debt of a consumer after the end of the 1-year
19 period described in paragraph (2)(A) with re-
20 spect to the debt.

21 “(4) NO DEBT COLLECTION BEFORE THE END
22 OF THE 1-YEAR PERIOD.—With respect to a medical
23 debt, before the end of the 1-year period described
24 in paragraph (2)(A), a debt collector may not en-

1 gage in activities to collect or attempt to collect such
2 medical debt owed or due or asserted to be owed.”.

3 (b) EFFECTIVE DATE.—The amendment made by
4 this section shall take effect on the date that is 180 days
5 after the date of enactment of this Act.

6 **SEC. 3. PROHIBITION ON REPORTING MEDICALLY NEC-**
7 **CESSARY PROCEDURES.**

8 (a) IN GENERAL.—Section 605(a) of the Fair Credit
9 Reporting Act (15 U.S.C. 1681c(a)) is amended by adding
10 at the end the following new paragraph:

11 “(9) Any information related to a debt arising
12 from a medically necessary procedure.”.

13 (b) EFFECTIVE DATE.—The amendment made by
14 this section shall take effect on the date that is 180 days
15 after the date of enactment of this Act.

