

[DISCUSSION DRAFT]

116TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend the Fair Debt Collection Practices Act to provide a timetable for verification of medical debt and to increase the efficiency of credit markets with more perfect information, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

M. \_\_\_\_\_ introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

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**A BILL**

To amend the Fair Debt Collection Practices Act to provide a timetable for verification of medical debt and to increase the efficiency of credit markets with more perfect information, 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 “Consumer Protection  
5 for Medical Debt Collections Act”.

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

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

6 “(f) ADDITIONAL NOTICE REQUIREMENTS FOR MED-  
7 ICAL DEBT.—

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

9 “(A) CONSUMER REPORTING AGENCY.—  
10 The term ‘consumer reporting agency’ has the  
11 meaning given the term in section 603(f) of the  
12 Fair Credit Reporting Act (15 U.S.C.  
13 1681a(f)).

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

17 “(2) NOTICE ABOUT CREDIT REPORTING.—Be-  
18 fore furnishing information regarding a medical debt  
19 of a consumer to a consumer reporting agency, the  
20 person furnishing the information shall send a state-  
21 ment to the consumer that includes the following:

22 “(A) A notification that the medical debt  
23 may not be reported to a consumer reporting  
24 agency until the end of the 1-year period begin-  
25 ning on the date on which the person sends the  
26 statement.

1           “(B) The specific date that is the end of  
2           the 1-year period beginning on the date on  
3           which the person sends the statement.

4           “(C) A notification that, if the debt is set-  
5           tled or paid by the consumer or an insurance  
6           company during the 1-year period beginning on  
7           the date on which the person sends the state-  
8           ment—

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

11                   “(ii) the consumer may, during that  
12                   1-year period—

13                           “(I) communicate with an insur-  
14                           ance company to determine coverage  
15                           for the debt; or

16                           “(II) apply for financial assist-  
17                           ance.

18           “(3) NO REPORTING DURING 1-YEAR PERIOD.—

19                   “(A) IN GENERAL.—During the 1-year pe-  
20                   riod described in paragraph (2), no person may  
21                   communicate with, or report any information  
22                   to, any consumer reporting agency regarding a  
23                   debt described in that paragraph

24                   “(B) REPORTING AFTER THE 1-YEAR PE-  
25                   RIOD.—Nothing in this subsection shall prohibit

1 a person from communicating with, or reporting  
2 any information to, a consumer reporting agen-  
3 cy regarding a medical debt of a consumer after  
4 the end of the 1-year period described in para-  
5 graph (2) with respect to the debt.

6 “(4) NO DEBT COLLECTION DURING 1-YEAR PE-  
7 RIOD.—With respect to a medical debt, during the  
8 1-year period described in paragraph (2), a debt col-  
9 lector may not engage in activities to collect or at-  
10 tempt to collect such medical debt owed or due or  
11 asserted to be owed.”.

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