

**SUBSTITUTE AMENDMENT TO THE AMENDMENT IN  
THE NATURE OF A SUBSTITUTE TO H.R. 5330  
OFFERED BY MR. LOUDERMILK OF GEORGIA**

Strike all after the enacting clause and insert the following:

1 **SECTION 1. PROHIBITION ON INCLUDING CERTAIN MED-**  
2 **ICAL DEBT INFORMATION IN CONSUMER RE-**  
3 **PORTS.**

4 (a) IN GENERAL.—Section 605(a) of the Fair Credit  
5 Reporting Act (15 U.S.C. 1681e(a)) is amended by adding  
6 at the end the following new paragraph:

7 “(9) Any information related to a paid debt  
8 arising from medically necessary, non-elective med-  
9 ical services, products, or devices which from the  
10 date of payment antedate the report by more than  
11 one year.”.

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

Amend the title so as to read: “A bill to amend the  
Fair Credit Reporting Act to prohibit certain medical

debt information from being included on consumer reports.”.

