



(Original Signature of Member)

116TH CONGRESS  
2D SESSION

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

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

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

\_\_\_\_\_  
**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”.

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

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

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

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

10 (2) in section 605(a), by adding at the end the  
11 following:

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

13 “(A) the debt has not been placed for collection,  
14 charged to profit or loss, or subjected to any similar  
15 action;

16 “(B) the date on which the debt was placed for  
17 collection, charged to profit or loss, or subjected to  
18 any similar action antedates the report by less than  
19 one year; or

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

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

25 “(f) **ADDITIONAL NOTICE REQUIREMENTS FOR MED-**  
26 **ICAL DEBT.**—Before a person furnishes information relat-

1 ing to a medical debt of a consumer to a consumer report-  
2 ing agency, such person shall—

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

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

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

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