

**AMENDMENT TO THE  
SENATE AMENDMENT TO H.R. 1  
OFFERED BY MR. RUIZ**

At the end of Title IV, add the following new section:

**SEC. \_\_. CONDITIONAL EFFECTIVENESS.**

This subtitle (and the amendments made by this subtitle) shall be made effective only if the Director of the Congressional Budget Office certifies to Congress that none of the provisions of this subtitle would have the effect of increasing consumer medical debt.