

AMENDMENT TO
RULES COMMITTEE PRINT 118-36
OFFERED BY MS. TLAIB OF MICHIGAN

At the end of subtitle C of title XVII, add the following:

1 **SEC. 17__.** **SERVICEMEMBER PROTECTIONS FOR MEDICAL**
2 **DEBT COLLECTIONS.**

3 (a) **AMENDMENTS TO FAIR DEBT COLLECTION**
4 **PRACTICES ACT.—**

5 (1) **DEFINITION.**—Section 803 of the Fair Debt
6 Collection Practices Act (15 U.S.C. 1692a) is
7 amended by adding at the end the following:

8 “(9) The term ‘medical debt’ means a debt
9 arising from the receipt of medical services,
10 products, or devices.”.

11 (2) **UNFAIR PRACTICES.**—Section 808 of the
12 Fair Debt Collection Practices Act (15 U.S.C.
13 1692f) is amended by adding at the end the fol-
14 lowing:

15 “(9) Engaging in activities to collect or at-
16 tempting to collect a medical debt owed or due
17 or asserted to be owed or due by a consumer
18 who was a member of the Armed Forces at the

1 time such debt was incurred, before the end of
2 the 2-year period beginning on the date that
3 the first payment with respect to such medical
4 debt is due.”.

5 (b) PROHIBITION ON CONSUMER REPORTING AGEN-
6 CIES REPORTING CERTAIN MEDICAL DEBT WITH RE-
7 SPECT TO MEMBERS OF THE ARMED FORCES.—

8 (1) DEFINITION.—Section 603 of the Fair
9 Credit Reporting Act (15 U.S.C. 1681a) is amended
10 by adding at the end the following:

11 “(bb) MEDICAL DEBT.—The term ‘medical debt’
12 means a debt arising from the receipt of medical services,
13 products, or devices.”.

14 (2) IN GENERAL.—Section 605(a) of the Fair
15 Credit Reporting Act (15 U.S.C. 1681c(a)) is
16 amended—

17 (A) by striking paragraphs (7) and (8);

18 and

19 (B) by adding at the end the following new
20 paragraph:

21 “(7) Any information related to a veteran’s medical
22 debt or a medical debt of a consumer that was incurred
23 when the consumer was a member of the Armed Forces.
24 This paragraph shall not be subject to section
25 625(b)(1)(E).”.

1 (c) REQUIREMENTS FOR FURNISHERS OF MEDICAL
2 DEBT INFORMATION WITH RESPECT TO MEMBERS OF
3 THE ARMED FORCES.—

4 (1) ADDITIONAL NOTICE REQUIREMENTS FOR
5 MEDICAL DEBT OF MEMBERS OF THE ARMED
6 FORCES.—Section 623 of the Fair Credit Reporting
7 Act (15 U.S.C. 1681s–2) is amended by adding at
8 the end the following:

9 “(f) ADDITIONAL NOTICE REQUIREMENTS FOR MED-
10 ICAL DEBT OF MEMBERS OF THE ARMED FORCES.—Be-
11 fore furnishing information regarding a medical debt of
12 a consumer that was incurred when the consumer was a
13 member of the Armed Forces, the person furnishing the
14 information shall send a statement to the consumer that
15 includes the following:

16 “(1) A notification that the medical debt may
17 not ever be included on a consumer report made by
18 a consumer reporting agency.

19 “(2) A notification that the consumer may—

20 “(A) communicate with an insurance com-
21 pany to determine coverage for the debt; or

22 “(B) apply for financial assistance.”.

23 (2) FURNISHING OF MEDICAL DEBT INFORMA-
24 TION WITH RESPECT TO MEMBERS OF THE ARMED
25 FORCES.—Section 623 of the Fair Credit Reporting

1 Act (15 U.S.C. 1681s–2), as amended by paragraph
2 (1), is further amended by adding at the end the fol-
3 lowing:

4 “(g) FURNISHING OF MEDICAL DEBT INFORMATION
5 WITH RESPECT TO MEMBERS OF THE ARMED FORCES.—
6 No person shall furnish any information to a consumer
7 reporting agency regarding a veteran’s medical debt or a
8 medical debt of a consumer that was incurred when the
9 consumer was a member of the Armed Forces.”.

10 (d) EFFECTIVE DATE.—Except as otherwise pro-
11 vided under subsection (e), this section and the amend-
12 ments made by this section shall take effect on the date
13 that is 180 days after the date of enactment of this sec-
14 tion.

15 (e) DISCRETIONARY SURPLUS FUNDS.—

16 (1) IN GENERAL.—The dollar amount specified
17 under section 7(a)(3)(A) of the Federal Reserve Act
18 (12 U.S.C. 289(a)(3)(A)) is reduced by \$1,000,000.

19 (2) EFFECTIVE DATE.—The amendment made
20 by paragraph (1) shall take effect on September 30,
21 2034.

