

AMENDMENT TO
RULES COMMITTEE PRINT 119-33
OFFERED BY MS. TLAIB OF MICHIGAN

At the end of subtitle B 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—

9 “(A) an obligation or alleged obligation of
10 a consumer to pay any amount related to the
11 receipt of health care services, products, or de-
12 vices; and

13 “(B) does not include debt charged to a
14 credit card or other extension of credit unless
15 the credit card or extension of credit is offered
16 specifically for the payment of health care serv-
17 ices, products, or devices provided to a per-
18 son.”.

1 (2) UNFAIR PRACTICES.—Section 808 of the
2 Fair Debt Collection Practices Act (15 U.S.C.
3 1692f) is amended by adding at the end the fol-
4 lowing:

5 “(9) Engaging in activities to collect or at-
6 tempting to collect a medical debt owed or due or
7 asserted to be owed or due by a consumer who was
8 a member of the Armed Forces at the time such
9 debt was incurred, before the end of the 2-year pe-
10 riod beginning on the date that the first payment
11 with respect to such medical debt is due.”.

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

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

18 “(bb) MEDICAL DEBT.—The term ‘medical debt’
19 means—

20 “(1) an obligation or alleged obligation of a
21 consumer to pay any amount related to the receipt
22 of health care services, products, or devices; and

23 “(2) does not include debt charged to a credit
24 card or other extension of credit unless the credit
25 card or extension of credit is offered specifically for

1 the payment of health care services, products, or de-
2 vices provided to a person.”.

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

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

8 (B) by adding at the end the following new
9 paragraph:

10 “(7) Any information related to a veteran’s
11 medical debt or a medical debt of a consumer that
12 was incurred when the consumer was a member of
13 the Armed Forces. This paragraph shall not be sub-
14 ject to section 625(b)(1)(E).”.

15 (c) REQUIREMENTS FOR FURNISHERS OF MEDICAL
16 DEBT INFORMATION WITH RESPECT TO MEMBERS OF
17 THE ARMED FORCES.—

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

23 “(f) ADDITIONAL NOTICE REQUIREMENTS FOR MED-
24 ICAL DEBT OF MEMBERS OF THE ARMED FORCES.—Be-
25 fore furnishing information regarding a medical debt of

1 a consumer that was incurred when the consumer was a
2 member of the Armed Forces, the person furnishing the
3 information shall send a statement to the consumer that
4 includes the following:

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

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

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

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

12 (2) FURNISHING OF MEDICAL DEBT INFORMA-
13 TION WITH RESPECT TO MEMBERS OF THE ARMED
14 FORCES.—Section 623 of the Fair Credit Reporting
15 Act (15 U.S.C. 1681s–2), as amended by paragraph
16 (1), is further amended by adding at the end the fol-
17 lowing:

18 “(g) FURNISHING OF MEDICAL DEBT INFORMATION
19 WITH RESPECT TO MEMBERS OF THE ARMED FORCES.—
20 No person shall furnish any information to a consumer
21 reporting agency regarding a veteran’s medical debt or a
22 medical debt of a consumer that was incurred when the
23 consumer was a member of the Armed Forces.”.

24 (d) EFFECTIVE DATE.—Except as otherwise pro-
25 vided under subsection (e), this section and the amend-

1 ments made by this section shall take effect on the date
2 that is 180 days after the date of enactment of this sec-
3 tion.

4 (e) DISCRETIONARY SURPLUS FUNDS.—

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

8 (2) EFFECTIVE DATE.—The amendment made
9 by paragraph (1) shall take effect on September 30,
10 2035.

