

HR 4917

Medical Bankruptcy Fairness Act of 2014

Congress: 113 (2013–2015, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jun 19, 2014

Current Status: Referred to the Subcommittee on Regulatory Reform, Commercial And Antitrust Law.

Latest Action: Referred to the Subcommittee on Regulatory Reform, Commercial And Antitrust Law. (Jul 21, 2014)

Official Text: <https://www.congress.gov/bill/113th-congress/house-bill/4917>

Sponsor

Name: Rep. Shea-Porter, Carol [D-NH-1]

Party: Democratic • **State:** NH • **Chamber:** House

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Cartwright, Matt [D-PA-17]	D · PA		Jul 23, 2014

Committee Activity

Committee	Chamber	Activity	Date
Judiciary Committee	House	Referred to	Jul 21, 2014

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
113 S 2471	Identical bill	Jun 12, 2014: Read twice and referred to the Committee on the Judiciary.

Summary (as of Jun 19, 2014)

Medical Bankruptcy Fairness Act of 2014 - Amends federal bankruptcy law to cite circumstances under which a medically distressed debtor may elect to exempt from the property of the estate in bankruptcy up to \$250,000 of the debtor's aggregate interest in: (1) specified real or personal property that the debtor (or debtor's dependent) uses as a residence, (2) a cooperative that owns the property used as a residence by the debtor or a dependent of the debtor, or (3) a burial plot for the debtor or debtor's dependent.

Applies the same election to certain other property of a medically distressed debtor, including certain retirement funds held in a tax-exempt account.

Declares inapplicable to a medically distressed debtor: (1) certain presumptions that granting relief under Chapter 7 would constitute abuse of Chapter 7, and (2) mandatory court disapproval of a debtor's plan under chapter 13 upon objection by the trustee or the holder of an allowed unsecured claim.

Waives the credit counseling prerequisite for filing for debt relief in the case of a medically distressed debtor.

Permits a medically distressed debtor to discharge in bankruptcy debts for certain educational loans.

Requires a debtor who seeks relief as a medically distressed debtor to attest in writing, and under penalty of perjury, that debtor's medical expenses are genuine, and are not specifically incurred to bring the debtor within the meaning of "medically distressed debtor."

Actions Timeline

- **Jul 21, 2014:** Referred to the Subcommittee on Regulatory Reform, Commercial And Antitrust Law.
- **Jun 19, 2014:** Introduced in House
- **Jun 19, 2014:** Referred to the House Committee on the Judiciary.

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