

HR 2362

Medical Debt Relief Act of 2015

Congress: 114 (2015–2017, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: May 15, 2015

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (May 15, 2015)

Official Text: <https://www.congress.gov/bill/114th-congress/house-bill/2362>

Sponsor

Name: Rep. Carney, John C., Jr. [D-DE-At Large]

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

Cosponsors (11 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Barr, Andy [R-KY-6]	R · KY		May 15, 2015
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Jun 17, 2015
Rep. Pittenger, Robert [R-NC-9]	R · NC		Jun 17, 2015
Rep. Tipton, Scott R. [R-CO-3]	R · CO		Jun 23, 2015
Rep. Waters, Maxine [D-CA-43]	D · CA		Jun 23, 2015
Rep. Amodei, Mark E. [R-NV-2]	R · NV		Jun 24, 2015
Rep. Himes, James A. [D-CT-4]	D · CT		Jun 24, 2015
Rep. Lummis, Cynthia M. [R-WY-At Large]	R · WY		Jul 10, 2015
Rep. Walz, Timothy J. [D-MN-1]	D · MN		Jul 10, 2015
Rep. Capuano, Michael E. [D-MA-7]	D · MA		Jul 6, 2016
Rep. Young, David [R-IA-3]	R · IA		Jul 6, 2016

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	May 15, 2015

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
114 S 2592	Related bill	Feb 25, 2016: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Medical Debt Act of 2015

This bill amends the Fair Credit Reporting Act to prohibit a consumer reporting agency from making any consumer report containing information related to: (1) a medical debt (arising from the receipt of medical services, products, or devices) if the date on which the debt was placed for collection, charged to profit or loss, or any similar action antedates the report by less than 180 days, or (2) a fully paid or settled medical debt that had been characterized as delinquent, charged off, or in collection which, from the date of payment or settlement, antedates the report by more than 45 days.

The bill also amends the Fair Debt Collection Practices Act to require a debt collector, before informing a consumer reporting agency regarding a medical debt, to notify the consumer in writing that: (1) the debt collector could report the debt to a consumer reporting agency 180 days after the notification is sent, specifying the precise end date of the period; (2) the debt will not be reported if it is settled or paid during the 180-day period; and (3) the consumer may, during the 180-day period, either communicate with an insurance company to determine coverage for the debt or apply for financial assistance.

The debt collector may not communicate with or report any information to a consumer reporting agency concerning such a debt during the 180-day period.

Actions Timeline

- **May 15, 2015:** Introduced in House
- **May 15, 2015:** Referred to the House Committee on Financial Services.