

S 2592

Medical Debt Relief Act of 2016

Congress: 114 (2015–2017, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Feb 25, 2016

Current Status: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Latest Action: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Feb 25, 2016)

Official Text: <https://www.congress.gov/bill/114th-congress/senate-bill/2592>

Sponsor

Name: Sen. Merkley, Jeff [D-OR]

Party: Democratic • **State:** OR • **Chamber:** Senate

Cosponsors (6 total)

| Cosponsor | Party / State | Role | Date Joined |
|---------------------------------|---------------|------|--------------|
| Sen. Blumenthal, Richard [D-CT] | D · CT | | Feb 25, 2016 |
| Sen. Durbin, Richard J. [D-IL] | D · IL | | Feb 25, 2016 |
| Sen. Menendez, Robert [D-NJ] | D · NJ | | Feb 25, 2016 |
| Sen. Schumer, Charles E. [D-NY] | D · NY | | Feb 25, 2016 |
| Sen. Warren, Elizabeth [D-MA] | D · MA | | Apr 4, 2016 |
| Sen. Feinstein, Dianne [D-CA] | D · CA | | Apr 5, 2016 |

Committee Activity

| Committee | Chamber | Activity | Date |
|---|---------|-------------|--------------|
| Banking, Housing, and Urban Affairs Committee | Senate | Referred To | Feb 25, 2016 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

| Bill | Relationship | Last Action |
|-------------|--------------|--|
| 114 HR 2362 | Related bill | May 15, 2015: Referred to the House Committee on Financial Services. |

Medical Debt Act of 2016

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

- **Feb 25, 2016:** Introduced in Senate
- **Feb 25, 2016:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.