

S 3258

Protecting Veterans Credit Act of 2016

Congress: 114 (2015–2017, Ended)

Chamber: Senate

Policy Area: Armed Forces and National Security

Introduced: Jul 14, 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. (Jul 14, 2016)

Official Text: <https://www.congress.gov/bill/114th-congress/senate-bill/3258>

Sponsor

Name: Sen. Donnelly, Joe [D-IN]

Party: Democratic • State: IN • Chamber: Senate

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Rounds, Mike [R-SD]	R · SD		Jul 14, 2016

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jul 14, 2016

Subjects & Policy Tags

Policy Area:

Armed Forces and National Security

Related Bills

Bill	Relationship	Last Action
114 HR 5593	Related bill	Jun 28, 2016: Referred to the House Committee on Financial Services.

## **Protecting Veterans Credit Act of 2016**

This bill amends the Fair Credit Reporting Act to exclude from a consumer report: (1) for one year, information related to a veteran's medical debt resulting from hospital or medical services provided in a non-Department of Veterans Affairs (VA) facility; and (2) information related to a fully paid or settled medical debt that had been characterized as delinquent, charged off, or in collection.

A veteran may submit a notice along with proof of VA liability for such debt to a consumer reporting agency or a reseller to dispute the debt's inclusion in a consumer report. The consumer reporting agency shall, within 30 days, delete such information from the consumer's file and notify the furnisher and the veteran.

The Consumer Credit Protection Act is amended to provide a mechanism for veterans to dispute the inclusion of program debt already on a credit report. A consumer reporting agency shall, within 30 days after receiving notice of such dispute, delete such information from the veteran's file and notify the furnisher and the veteran.

Within five days after the initial communication with a veteran, a debt collector shall, unless the appropriate information is contained in the initial communication or the veteran has paid the debt, send the veteran a written notice containing specified debt-related information, including information concerning the debt amount, creditors, the insurance company involved, and the hospital or medical care provider.

If a veteran notifies the debt collector within such one-year period that the program debt is disputed or that the veteran requests the name and address of the original creditor, the debt collector shall cease collection until debt verification or the name and address of the original creditor is obtained.

## **Actions Timeline**

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- **Jul 14, 2016:** Introduced in Senate
- **Jul 14, 2016:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.