

## HR 5593

Protecting Veterans Credit Act of 2016

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Armed Forces and National Security

**Introduced:** Jun 28, 2016

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

**Latest Action:** Referred to the House Committee on Financial Services. (Jun 28, 2016)

**Official Text:** <https://www.congress.gov/bill/114th-congress/house-bill/5593>

### Sponsor

**Name:** Rep. Delaney, John K. [D-MD-6]

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

### Cosponsors (18 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Hultgren, Randy [R-IL-14]	R · IL		Jun 28, 2016
Rep. Sinema, Kyrsten [D-AZ-9]	D · AZ		Jun 28, 2016
Rep. Walorski, Jackie [R-IN-2]	R · IN		Jun 28, 2016
Rep. Kuster, Ann M. [D-NH-2]	D · NH		Jul 7, 2016
Rep. Honda, Michael M. [D-CA-17]	D · CA		Jul 12, 2016
Rep. Rouzer, David [R-NC-7]	R · NC		Jul 12, 2016
Rep. O'Rourke, Beto [D-TX-16]	D · TX		Jul 13, 2016
Rep. Vargas, Juan [D-CA-51]	D · CA		Jul 13, 2016
Rep. Brownley, Julia [D-CA-26]	D · CA		Jul 14, 2016
Rep. Ruppertsberger, C. A. Dutch [D-MD-2]	D · MD		Jul 14, 2016
Rep. Young, Don [R-AK-At Large]	R · AK		Jul 14, 2016
Rep. Stefanik, Elise M. [R-NY-21]	R · NY		Jul 18, 2016
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Sep 8, 2016
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA		Dec 16, 2016
Rep. DeFazio, Peter A. [D-OR-4]	D · OR		Dec 16, 2016
Rep. Himes, James A. [D-CT-4]	D · CT		Dec 16, 2016
Rep. Lowenthal, Alan S. [D-CA-47]	D · CA		Dec 16, 2016
Rep. Rush, Bobby L. [D-IL-1]	D · IL		Dec 16, 2016

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jun 28, 2016

## Subjects & Policy Tags

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### Policy Area:

Armed Forces and National Security

### Related Bills

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Bill	Relationship	Last Action
114 S 3258	Related bill	<b>Jul 14, 2016:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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### Summary (as of Jun 28, 2016)

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#### 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 choice medical program (program) debt; and (2) information related to a fully paid or settled program debt that had been characterized as delinquent, charged off, or in collection.

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 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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- **Jun 28, 2016:** Introduced in House
- **Jun 28, 2016:** Referred to the House Committee on Financial Services.

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