

S 744

Protecting Veterans Credit Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Mar 28, 2017

Current Status: Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 115-132.

Latest Action: Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 115-132. (Oct 17, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/senate-bill/744>

Sponsor

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

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

Cosponsors (5 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Rounds, Mike [R-SD]	R · SD		Mar 28, 2017
Sen. Perdue, David [R-GA]	R · GA		Apr 25, 2017
Sen. Warren, Elizabeth [D-MA]	D · MA		Apr 25, 2017
Sen. Kennedy, John [R-LA]	R · LA		Sep 18, 2017
Sen. King, Angus S., Jr. [I-ME]	I · ME		Nov 6, 2017

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Hearings By (full committee)	Oct 17, 2017

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
115 HR 2683	Identical bill	Nov 14, 2018: Placed on the Union Calendar, Calendar No. 802.

Protecting Veterans Credit Act of 2017

This bill amends the Fair Credit Reporting Act to exclude from consumer report information: (1) a veteran's medical debt if the hospital care or medical services relating to the debt antedates the credit report by less than one year; and (2) a fully paid or settled veteran's medical debt that had been characterized as delinquent, charged off, or in collection.

The bill defines a "veteran's medical debt" as debt from health care provided in a non-Department of Veterans Affairs (VA) facility under the laws administered by the VA, including medical debt that the VA has wrongfully charged a veteran.

A dispute process for veterans medical debt is established whereby:

- a veteran may submit a notice along with proof of VA liability for the debt or documentation that the VA is in the process of paying for authorized medical services to a consumer reporting agency or a reseller in order to dispute such debt's inclusion in the consumer report;
- the VA shall submit to a veteran a notice it has assumed liability for part or all of the veteran's medical debt; and
- if such notice and proof of liability or documentation is received, the consumer reporting agency shall delete all information relating to the veteran's medical debt from the file of the consumer and notify the furnisher and the consumer of such deletion.

Actions Timeline

- **Oct 17, 2017:** Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 115-132.
- **Mar 28, 2017:** Introduced in Senate
- **Mar 28, 2017:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.