

## HR 5330

Consumer Protection for Medical Debt Collections Act

**Congress:** 116 (2019–2021, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Dec 5, 2019

**Current Status:** Placed on the Union Calendar, Calendar No. 537.

**Latest Action:** Placed on the Union Calendar, Calendar No. 537. (Dec 15, 2020)

**Official Text:** <https://www.congress.gov/bill/116th-congress/house-bill/5330>

### Sponsor

**Name:** Rep. Tlaib, Rashida [D-MI-13]

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

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Dec 15, 2020

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
116 S 1581	Related bill	<b>May 21, 2019:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

## **Consumer Protection for Medical Debt Collections Act**

This bill restricts the inclusion of medical debt on a consumer credit report.

A consumer reporting agency is prohibited from including on a consumer credit report, and a person is prohibited from reporting to such agency (1) medical debt arising from a medically necessary procedure, or (2) other medical debt less than a year old.

A person reporting medical debt to a consumer reporting agency must first provide notice to that consumer regarding the restrictions on including medical debt on credit reports.

Furthermore, a debt collector is prohibited from collecting a medical debt less than two years old.

### **Actions Timeline**

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- **Dec 15, 2020:** Reported (Amended) by the Committee on Financial Services. H. Rept. 116-653.
- **Dec 15, 2020:** Placed on the Union Calendar, Calendar No. 537.
- **Dec 11, 2019:** Committee Consideration and Mark-up Session Held.
- **Dec 11, 2019:** Ordered to be Reported (Amended) by the Yeas and Nays: 31 - 24.
- **Dec 10, 2019:** Committee Consideration and Mark-up Session Held.
- **Dec 5, 2019:** Introduced in House
- **Dec 5, 2019:** Referred to the House Committee on Financial Services.