

## HR 8536

### Fair Medical Debt Reporting Act

**Congress:** 116 (2019–2021, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Oct 6, 2020

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

**Latest Action:** Referred to the House Committee on Financial Services. (Oct 6, 2020)

**Official Text:** <https://www.congress.gov/bill/116th-congress/house-bill/8536>

## Sponsor

**Name:** Rep. Gallagher, Mike [R-WI-8]

**Party:** Republican • **State:** WI • **Chamber:** House

## Cosponsors

No cosponsors are listed for this bill.

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Oct 6, 2020

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

No related bills are listed.

## Summary (as of Oct 6, 2020)

### Fair Medical Debt Reporting Act

This bill prohibits credit reporting agencies from including certain medical debt on a consumer report. Specifically, agencies may not include on a report medical debt that has not been placed for collection, medical debt that was placed for collection within a year prior to the report, or medical debt fully paid or settled within a certain period of time.

Before a person provides information regarding a consumer's medical debt to a credit reporting agency, that person must notify the consumer of the restrictions regarding the reporting of medical debt and provide the consumer with details regarding the medical debt.

## **Actions Timeline**

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- **Oct 6, 2020:** Introduced in House
- **Oct 6, 2020:** Referred to the House Committee on Financial Services.