

## HR 2537

Consumer Protection for Medical Debt Collections Act

**Congress:** 117 (2021–2023, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Apr 14, 2021

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

**Latest Action:** Referred to the House Committee on Financial Services. (Apr 14, 2021)

**Official Text:** <https://www.congress.gov/bill/117th-congress/house-bill/2537>

### 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	Referred To	Apr 14, 2021

### Subjects & Policy Tags

**Policy Area:**

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
117 HR 2547	Related bill	<b>May 17, 2021:</b> Received in the Senate and 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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- **Apr 14, 2021:** Introduced in House
- **Apr 14, 2021:** Referred to the House Committee on Financial Services.