

HR 1773

Consumer Protection for Medical Debt Collections Act

Congress: 118 (2023–2025, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 23, 2023

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

Latest Action: Referred to the House Committee on Financial Services. (Mar 23, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/house-bill/1773>

Sponsor

Name: Rep. Tlaib, Rashida [D-MI-12]

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	Mar 23, 2023

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
118 HR 10509	Related bill	Dec 18, 2024: Referred to the House Committee on Financial Services.

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

- **Mar 23, 2023:** Introduced in House
- **Mar 23, 2023:** Sponsor introductory remarks on measure. (CR H1333)
- **Mar 23, 2023:** Referred to the House Committee on Financial Services.