119TH CONGRESS
1ST SESSION

H. R. 4827

To amend the Fair Credit Reporting Act to prohibit the inclusion of medical debt on a consumer report, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JULY 29, 2025

Ms. WILLIAMS of Georgia (for herself, Mr. CORREA, Mr. KRISHNAMOORTHI, Ms. SCANLON, Mr. KENNEDY of New York, Mr. GARCÍA of Illinois, Mr. THOMPSON of Mississippi, Mr. POCAN, Mr. MULLIN, and Mr. THANEDAR) introduced the following bill; which was referred to the Committee on Financial Services

---

A BILL

To amend the Fair Credit Reporting Act to prohibit the inclusion of medical debt on a consumer report, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Medical Debt Relief Act of 2025''.

SEC. 2. AMENDMENTS TO FAIR CREDIT REPORTING ACT.

(a) MEDICAL DEBT DEFINED.—Section 603 of the Fair Credit Reporting Act (15 U.S.C. 1681a) is amended by adding at the end the following:

"(bb) MEDICAL DEBT.—The term 'medical debt' means a debt related to, in whole or in part, transactions, accounts, or balances arising from the receipt of medical services, products, or devices.".

(b) EXCLUSION FOR MEDICAL DEBT.—

(1) IN GENERAL.—Section 605(a) of the Fair Credit Reporting Act (15 U.S.C. 1681c(a)) is amended by striking paragraph (6) and inserting the following:

"(6) Any adverse information related to a medical debt, including a medical debt that was placed for collection, charged to profit or loss, or subjected to any similar action.".

(2) TECHNICAL AND CONFORMING AMENDMENTS.—Section 604(g) of the Fair Credit Reporting Act (15 U.S.C. 1681b(g)) is amended—

(A) in paragraph (1)—

(i) in the matter preceding subparagraph (A), by striking "(other than medical contact information treated in the manner required under section 605(a)(6))";

(ii) in subparagraph (A), by adding "or" at the end;

(iii) in subparagraph (B)(ii), by striking "; or" and inserting a period; and

(iv) by striking subparagraph (C); and

(B) in paragraph (2), by striking "(other than medical information treated in the manner required under section 605(a)(6))".

SEC. 3. MODIFICATION OF REGULATIONS RELATING TO PROHIBITIONS ON USE OF MEDICAL DEBT INFORMATION.

(a) DEFINITIONS.—In this section, the terms "credit" and "creditor" have the meanings given those terms in section 702 of the Equal Credit Opportunity Act (15 U.S.C. 1691a).

(b) REQUIREMENT.—Not later than 1 year after the date of enactment of this Act, the Director of the Bureau of Consumer Financial Protection shall amend section 1022.30 of title 12, Code of Federal Regulations, or any successor regulation, to ensure that creditors are prohibited from obtaining or using information relating to the medical debt of a consumer in determining whether or not to extend credit to that consumer.

○