

119TH CONGRESS  
1ST SESSION

# S. 2519

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

---

## IN THE SENATE OF THE UNITED STATES

JULY 29, 2025

Mr. MERKLEY (for himself, Mr. BLUMENTHAL, Mr. FETTERMAN, Mr. WELCH, Mr. WARNOCK, and Mrs. GILLIBRAND) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

---

## A BILL

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

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Medical Debt Relief  
5 Act of 2025”.

6 **SEC. 2. AMENDMENTS TO FAIR CREDIT REPORTING ACT.**

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

1       “(bb) MEDICAL DEBT.—The term ‘medical debt’  
2 means a debt related to, in whole or in part, transactions,  
3 accounts, or balances arising from the receipt of medical  
4 services, products, or devices.”.

5       (b) EXCLUSION FOR MEDICAL DEBT.—

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

10       “(6) Any adverse information related to a medical  
11 debt, including a medical debt that was placed for collec-  
12 tion, charged to profit or loss, or subjected to any similar  
13 action.”.

14           (2) TECHNICAL AND CONFORMING AMEND-  
15 MENTS.—Section 604(g) of the Fair Credit Report-  
16 ing Act (15 U.S.C. 1681b(g)) is amended—

17           (A) in paragraph (1)—

18           (i) in the matter preceding subpara-  
19 graph (A), by striking “(other than med-  
20 ical contact information treated in the  
21 manner required under section  
22 605(a)(6))”;

23           (ii) in subparagraph (A), by adding  
24 “or” at the end;

1 (iii) in subparagraph (B)(ii), by strik-  
2 ing “; or” and inserting a period; and  
3 (iv) by striking subparagraph (C); and  
4 (B) in paragraph (2), by striking “(other  
5 than medical information treated in the manner  
6 required under section 605(a)(6))”.

7 **SEC. 3. MODIFICATION OF REGULATIONS RELATING TO**  
8 **PROHIBITIONS ON USE OF MEDICAL DEBT IN-**  
9 **FORMATION.**

10 (a) DEFINITIONS.—In this section, the terms “cred-  
11 it” and “creditor” have the meanings given those terms  
12 in section 702 of the Equal Credit Opportunity Act (15  
13 U.S.C. 1691a).

14 (b) REQUIREMENT.—Not later than 1 year after the  
15 date of enactment of this Act, the Director of the Bureau  
16 of Consumer Financial Protection shall amend section  
17 1022.30 of title 12, Code of Federal Regulations, or any  
18 successor regulation, to ensure that creditors are prohib-  
19 ited from obtaining or using information relating to the  
20 medical debt of a consumer in determining whether or not  
21 to extend credit to that consumer.

○