



The Medical Debt Responsibility Act of 2013

H.R.1767 and S.160

Problem: Medical collection accounts can lower a consumer's credit score for up to seven years, even after being paid. This impacts the consumer's ability to obtain reasonable interest rates, insurance rates and other financial services.

Medical debts are different from all other debts: they are not applied for like other traditional credit accounts as they stem from services required to support life. The billing process for medical services is a complex and dysfunctional system, often pitting the consumers between medical providers, medical billing companies, insurance companies and collection agencies. Many consumers have their credit reports harmed by medical collection accounts that have never been previously billed to the consumer. Other consumers have had medical collection accounts harm their credit reports that were ultimately paid by insurance companies, but not until after the collection has been placed on their report. Due to all these factors, we support that medical collection accounts be recognized for this difference and treated differently than all other collection accounts.

Solution: Pass H.R.1767 and S.160 into law. This bill requires medical collections to be removed from a consumer's credit history within 45 days after being satisfied so that the collection can no longer be a part of their credit profile and impact their credit scores. It is a simple, reasonable bill that costs the Federal government nothing and is supported by many major industry groups as well as major consumer advocacy groups. Please see the attached coalition letter in support of the bill, signed by a wide variety of organizations interested in this issue.

How we would like you to help: Join the sponsorship team to help pass this bill.

Current House Co-sponsors are:

Representatives; Waters, Watt, Meeks, Capuano, Clay, Cummings, Lynch, Ellison, Himes, Peters, Foster, and Markey. Please join this group and pass this bill again!

Current Senate Co-sponsors are:

Senators; Merkley, Durbin, Schumer, Harkin, Menendez, Blumenthal, Brown. Please join this group and pass this bill into law!

National Consumer Reporting Association

701 E. Irving Park Road – Suite 306 – Roselle – IL – 60172

Tel: (630) 539-1525 -- Fax: (630) 539-1526

www.ncrainc.org