

## 116TH CONGRESS 2D SESSION

## H. R. 6451

To amend the Fair Credit Reporting Act to prohibit debt from medically necessary procedures related to COVID-19 from being included on credit reports, and for other purposes.

## IN THE HOUSE OF REPRESENTATIVES

APRIL 3, 2020

Mr. Neguse introduced the following bill; which was referred to the Committee on Financial Services

## A BILL

- To amend the Fair Credit Reporting Act to prohibit debt from medically necessary procedures related to COVID— 19 from being included on credit reports, 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 "Fair Coronavirus Cred-
  - 5 it Reporting Act of 2020".

| 1  | SEC. 2. PROHIBITION ON REPORTING MEDICALLY NEC-          |
|----|--|
| 2  | ESSARY PROCEDURES RELATED TO THE                         |
| 3  | NOVEL CORONAVIRUS DISEASE (COVID-19)                     |
| 4  | OUTBREAK.  |
| 5  | (a) In General.—Section 605(a) of the Fair Credit        |
| 6  | Reporting Act (15 U.S.C. 1681c(a)) is amended by adding  |
| 7  | at the end the following new paragraph:                  |
| 8  | "(9) Any information related to a debt arising           |
| 9  | from a medically necessary procedure related to the      |
| 10 | novel coronavirus disease (COVID-19) outbreak.".         |
| 11 | (b) Medically Necessary Procedure De-                    |
| 12 | FINED.—Section 603 of the Fair Credit Reporting Act (15  |
| 13 | U.S.C. 1681a) is amended by adding at the end the fol-   |
| 14 | lowing:  |
| 15 | "(bb) Medically Necessary Procedure.—The                 |
| 16 | term 'medically necessary procedure' means health care   |
| 17 | services needed to prevent, diagnose, or treat COVID-19  |
| 18 | or its symptoms and that meet accepted standards of med- |
| 19 | icine.".   |