

Congress of the United States

Washington, DC 20515

December 6, 2023

The Honorable Rohit Chopra
Director
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, D.C. 20552

Dear Director Chopra,

We are writing to express strong support for the Consumer Financial Protection Bureau's (CFPB) proposed rulemaking to end unfair medical debt collection and coercive credit reporting practices that put a strain on American families. Specifically, we support the CFPB's proposals to remove medical bills from consumers' credit reports and prevent creditors from using medical bills to make determinations about credit eligibility. Medical emergencies are not a reliable predictor of overall financial well-being and should not hold Americans back from accessing financial opportunities.

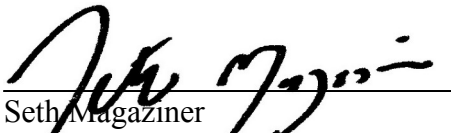
While medical debt currently impacts people's credit like other debt, people do not have control over whether they are forced to take on medical debt. In fact, two thirds of medical debt is the result of a one-time or short-term medical expense arising from an acute medical need.¹ When people are ill, they usually don't have the ability to shop around for best prices when obtaining medical services and have to navigate medical services that often lack pricing transparency. This is particularly true in the case of emergency care, but applies even to scheduled procedures because consumers are rarely told the costs of medical services in advance. The billing and payment process for medical debts is often opaque because of the complex interactions between providers, consumers, and third-party insurers.

Medical debt is not an accurate predictor of a person's credit worthiness and should not impact their ability to access credit and build for the future. A low credit score or the presence of collections on a person's credit report can jeopardize their ability to take out a loan or credit card, and those that can access credit often face higher interest rates. This may make it hard for people with medical debt to buy a house or car, take out loans to send their kids to college, or start a small business. Medical debt should not be used to prevent people from renting an apartment, turning on their water, electricity, gas or heat, or buying car or homeowners insurance. Medical debt should not imperil someone's ability to get a job, as employers often pull consumer credit reports before deciding who to hire or promote. The presence of medical debts on credit reports can put an individual's financial wellbeing and future at risk, ultimately punishing people unfairly for getting sick or injured.

We appreciate the CFPB's attention to this crucial issue and urge the CFPB to move swiftly to prevent creditors from using medical debt collection information to make determinations about consumers' credit eligibility and to prevent consumer reporting agencies from including medical debt collection tradelines on consumer credit reports.

Sincerely,


¹ Consumer Financial Protection Bureau, "Medical Debt Burden in the United States," (Feb 2022)
https://files.consumerfinance.gov/f/documents/cfpb_medical-debt-burden-in-the-united-states_report_2022-03.pdf, pg. 3



Seth Magaziner
Member of Congress



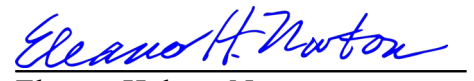
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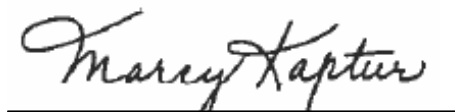
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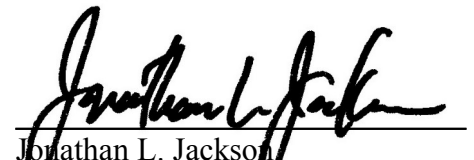
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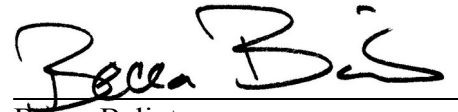
Jesús G. "Chuy" García
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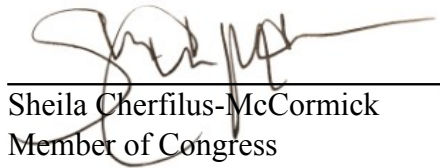
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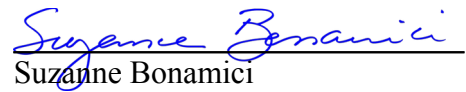
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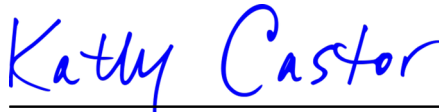
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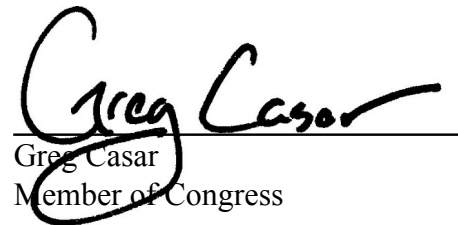
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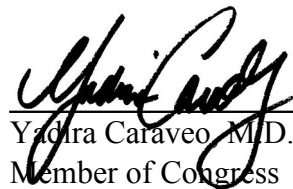
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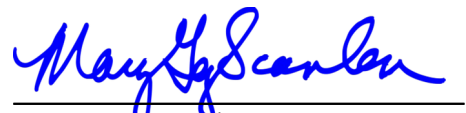
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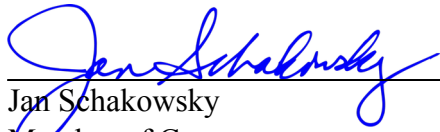
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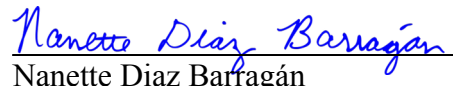
Jim Costa
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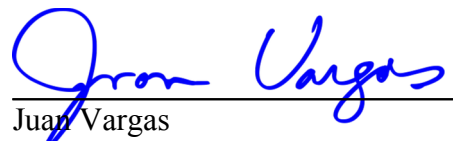
Nanette Diaz Barragán
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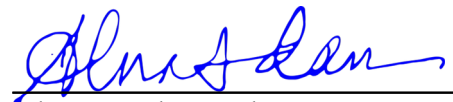
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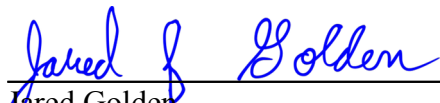
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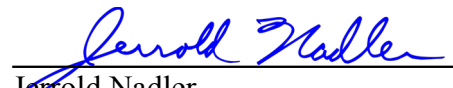
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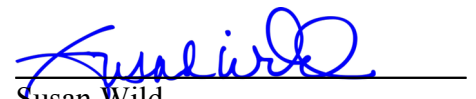
André Carson
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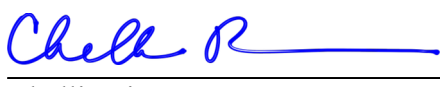
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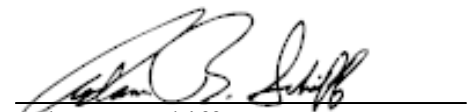
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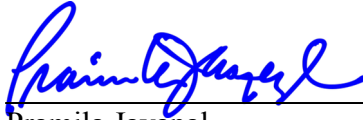
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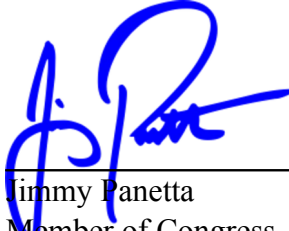
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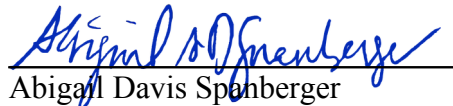
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Abigail Davis Spanberger
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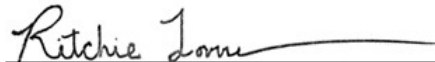
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