SUBSTITUTE AMENDMENT TO THE AMENDMENT IN
THE NATURE OF A SUBSTITUTE TO H.R. 5330
OFFERED BY MR. LOUDERMILK OF GEORGIA

Strike all after the enacting clause and insert the following:

1 SECTION 1. PROHIBITION ON INCLUDING CERTAIN MED-
2 ICAL DEBT INFORMATION IN CONSUMER RE-
3 PORTS.
4 (a) IN GENERAL.—Section 605(a) of the Fair Credit
5 Reporting Act (15 U.S.C. 1681e(a)) is amended by adding
6 at the end the following new paragraph:
7 "(9) Any information related to a paid debt
8 arising from medically necessary, non-elective med-
9 ical services, products, or devices which from the
10 date of payment antedate the report by more than
11 one year.”.
12 (b) EFFECTIVE DATE.—The amendment made by
13 subsection (a) shall take effect on the date that is 180
14 days after the date of enactment of this Act.

Amend the title so as to read: “A bill to amend the Fair Credit Reporting Act to prohibit certain medical
debt information from being included on consumer reports."