

# U.S. Rep Gallagher: Introduces Fair Medical Debt Reporting Act

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WASHINGTON, D.C. — Rep. Mike Gallagher (R-WI) today introduced the Fair Medical Debt Reporting Act of 2020, which would help Americans protect their credit scores in the face of medical debt and surprise medical bills. The bill, which would delay the reporting of medical debt on one's credit report by one year, comes after recent reports noted an [acceleration of medical debt](#) among American households in the face of the Coronavirus pandemic. Click [HERE](#) for bill text.

"In the midst of a pandemic, the last thing people need to worry about is the impact of surprise medical bills on their credit," said Rep. Gallagher. "The Fair Medical Reporting Act gives Americans more time to settle and pay off medical debt, and is a simple step we can take to help ensure no family suffers the long-term consequences of stressful medical bills. This common-sense idea should absolutely be included in any future Coronavirus relief Congress considers."

While some credit bureaus currently offer a grace period of up to 180 days before reporting medical debt, the process lacks transparency and can leave consumers in the dark about when their debt is reported. The Fair Medical Debt Reporting Act would:

- Delay the reporting of medical debt on a credit report by one year,
- Remove medical debt from an individual's credit report if the debt is settled within one year, and
- Ensure patients have a detailed account of the medical bill before it is shared with a consumer reporting agency.

Background:

Rep. Gallagher has been a strong advocate for finding [bipartisan ways](#) to increase transparency in the health care industry as a way to lower healthcare costs. Last year, he led a [bipartisan letter](#) calling on House and Senate Leadership to protect patients from surprise medical bills. He has also introduced H.R. 1409, the bipartisan [Transparency in all Healthcare Pricing Act](#), and H.R. 3805, the [Prescription Drug Rebate Reform Act](#) of 2019, both of which would lower drug prices and make them more transparent to the consumer.