

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 **CESSARY 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.”.

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