

118TH CONGRESS  
2D SESSION

# H. R. 7515

To amend the Fair Credit Reporting Act to delay the inclusion in consumer credit reports and to establish requirements for debt collectors with respect to medical debt information of Native Americans due to inappropriate or delayed billing payments or reimbursements from the Indian Health Service, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

MARCH 1, 2024

Mr. JOHNSON of South Dakota (for himself, Ms. SCHRIER, Mrs. RODGERS of Washington, Ms. LEGER FERNANDEZ, and Mr. ZINKE) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Fair Credit Reporting Act to delay the inclusion in consumer credit reports and to establish requirements for debt collectors with respect to medical debt information of Native Americans due to inappropriate or delayed billing payments or reimbursements from the Indian Health Service, 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 “Protecting Native  
5 Americans’ Credit Act of 2024”.

1 **SEC. 2. AMENDMENTS TO FAIR CREDIT REPORTING ACT.**

2 (a) NATIVE AMERICAN'S MEDICAL DEBT DE-  
3 FINED.—Section 603 of the Fair Credit Reporting Act (15  
4 U.S.C. 1681a) is amended by adding at the end the fol-  
5 lowing:

6 “(bb) NATIVE AMERICAN.—The term ‘Native Amer-  
7 ican’ has the meaning given the term ‘Indians’ or ‘Indian’  
8 in section 1603 of title 25, United States Code, and fur-  
9 ther includes the term ‘California Indian’ as defined in  
10 that section.

11 “(cc) NATIVE AMERICAN'S MEDICAL DEBT.—The  
12 term ‘Native American’s medical debt’—

13 “(1) means a debt of a Native American arising  
14 from health care provided in a non-Indian Health  
15 Service facility that was authorized by an employee  
16 of the Indian Health Service; and

17 “(2) includes medical debt that the Secretary of  
18 Health and Human Services has wrongfully charged  
19 a Native American.”.

20 (b) EXCLUSION FOR NATIVE AMERICAN'S MEDICAL  
21 DEBT.—Section 605(a) of the Fair Credit Reporting Act  
22 (15 U.S.C. 1681e) is amended by adding at the end the  
23 following:

24 “(9) Any information related to a Native Amer-  
25 ican’s medical debt if the date on which the hospital

1 care or medical services was rendered relating to the  
2 debt antedates the report by less than 1 year.

3 “(10) Any information related to a fully paid or  
4 settled Native American’s medical debt that had  
5 been characterized as delinquent, charged off, or in  
6 collection.”.

7 (c) REMOVAL OF NATIVE AMERICAN’S MEDICAL  
8 DEBT FROM CONSUMER REPORT.—Section 611 of the  
9 Fair Credit Reporting Act (15 U.S.C. 1681i) is amend-  
10 ed—

11 (1) in subsection (a)(1)(A) by striking “and ex-  
12 cept as provided in subsection (g)” and inserting  
13 “and except as provided in subsections (g) and (h)”;  
14 and

15 (2) by adding at the end the following:

16 “(h) DISPUTE PROCESS FOR NATIVE AMERICAN’S  
17 MEDICAL DEBT.—

18 “(1) IN GENERAL.—With respect to a Native  
19 American’s medical debt of a consumer, the con-  
20 sumer may submit a notice along with proof of li-  
21 ability of the Department of Health and Human  
22 Services for payment of that debt or documentation  
23 that the Indian Health Service is in the process of  
24 making payment for authorized medical services ren-  
25 dered to a consumer reporting agency or a reseller

1 to dispute the inclusion of that debt on a consumer  
2 report of the consumer.

3 “(2) NOTIFICATION TO NATIVE AMERICAN.—  
4 The Department of Health and Human Services  
5 shall submit to a Native American a notice that the  
6 Department of Health and Human Services has as-  
7 sumed liability for part or all of a Native American’s  
8 medical debt.

9 “(3) DELETION OF INFORMATION FROM  
10 FILE.—If a notice and proof of liability or docu-  
11 mentation is received under paragraph (1), the con-  
12 sumer reporting agency shall delete all information  
13 relating to the Native American’s medical debt from  
14 the file of the consumer and notify the furnisher and  
15 the consumer of that deletion.”.

16 **SEC. 3. EFFECTIVE DATE.**

17 The amendments made by this Act shall take effect  
18 on the date that is 90 days after the date of enactment  
19 of this Act.

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