

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.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 3, 2020

Mr. NEGUSE 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 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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