

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 2798
OFFERED BY MS. TLAIB OF MICHIGAN**

Insert after section 1 the following:

1 **SEC. 2. RULE OF CONSTRUCTION ON MEDICAL DEBT.**

2 Nothing in this Act or the amendments made by this
3 Act may be construed to limit the authority and capacity
4 of the Bureau of Consumer Financial Protection to take
5 actions to protect servicemembers by preventing consumer
6 reporting agencies from—

7 (1) reporting all unpaid medical debt on a
8 servicemember's consumer report for a period of 2
9 years after such debt is incurred; and

10 (2) reporting any debts related to medically
11 necessary procedures.

