

**277 Health Care, Consumer, Civil Rights, Labor, Legal Services, and
Community Organizations and Academics**

March 12, 2025

United States Senate
U.S. House of Representatives
Washington, DC

Re: Oppose S.J. Res. 36 (Rounds), H.J. Res 74 (Norman) to overturn CFPB's Medical
Debt on Credit Reports Rule

To Members of Congress:

The undersigned 277 health care, consumer, civil rights, labor, legal services, and community organizations and academics write to urge you to oppose S.J. Res. 36 (Rounds) and H.J. Res. 74 (Norman), resolutions under the Congressional Review Act to rescind the Consumer Financial Protection Bureau's (CFPB) [final rule](#) to remove medical debt from credit reports. We also oppose any attempt to retract the CFPB's [advisory opinion](#) reminding debt collectors that it is unlawful to attempt to collect medical debt that is not owed, among other unlawful practices. Proposals to lessen medical debts' credit impacts are [broadly supported](#) on a bipartisan basis.

More than 100 million people owe at least \$220 billion in medical debt and about 15 million people have medical debt on their credit reports. Medical debt accounts for 43% of balances to third-party debt collectors. Medical bills are often confusing and inaccurate, disputed nearly [three times as frequently](#) as credit card debt.

Medical debt is unlike other debt because people do not plan to get sick or injured. Studies have shown that medical debt is not an accurate predictor of whether someone will repay their loan payments and should not be considered in credit eligibility determinations. The CFPB's rule removing medical debt from credit reports improves access to affordable credit; reduces impacts on communities with lower incomes and less health insurance, especially in the South and communities of color; and reduces pressure to pay incorrect medical debts.

The CFPB's guidance under the Fair Debt Collection Practices Act makes clear that the FDCPA prohibits collecting charges that have already been paid, are prohibited under the federal No Surprises Act, are for services that a consumer did not receive, or cannot be verified. The guidance also states that it is unlawful to falsely represent that a medical bill is final and legally owed.

We urge you to support these common sense measures to protect the 100 million people who have or are being pursued for medical debts. Oppose S.J. Res. 36 and H.J. Res. 74.

Yours very truly,

Accountable.US	National
American Association of People with Disabilities	National
American Economic Liberties Project	National
American Friends Service Committee	National
American Muslim Health Professionals	National
Americans for Financial Reform (AFR)	National
Americans for Tax Fairness	National
Autistic Self Advocacy Network	National
Blue Future	National
CAARMA	National
Center for Economic Justice	National
Center for Justice & Democracy	National
Center for Law and Social Policy (CLASP)	National
Center for LGBTQ Economic Advancement & Research (CLEAR)	National
Center for Responsible Lending	National
Center for Survivor Agency and Justice	National
Chief Warrant and Warrant Officers Association of the U.S. Coast Guard	National
Coalition on Human Needs	National
Committee for Better Banks	National
Community Catalyst	National
Community Change Action	National
Congregation of Our Lady of Charity of the Good Shepherd, U.S. Provinces	National
Consumer Action	National
Consumer Federation of America	National
Consumer Reports	National
Consumer Watchdog	National
Demcast	National
Disability Belongs	National
Disability Rights Advocates	National
Equal Rights Advocates	National
Faith in Action National Network	National
Family Values @ Work	National

HEAL (Health, Environment, Agriculture, Labor) Food Alliance	National
Health Care for America Now (HCAN)	National
Impact Fund	National
Japanese American Citizens League	National
Justice in Aging	National
JustLeadershipUsa	National
MomsRising	National
NAACP	National
National Advocacy Center of the Sisters of the Good Shepherd	National
National Association for Latino Community Asset Builders (NALCAB)	National
National Association of Consumer Advocates	National
National Association of Consumer Bankruptcy Attorneys (NACBA) Attorneys (NACBA)	National
National Association of Social Workers	National
National Black Justice Coalition	National
National Center for Law and Economic Justice	National
National Coalition for Asian Pacific American Community Development (National CAPACD)	National
National Coalition for the Homeless	National
National Community Reinvestment Coalition	National
National Consumer Law Center (on behalf of its low-income clients)	National
National Consumers League	National
National Disability Institute	National
National Disability Rights Network (NDRN)	National
National Employment Law Project	National
National Fair Housing Alliance	National
National Health Law Program	National
National Partnership for Women & Families	National
National Women's Law Center	National
NETWORK Lobby for Catholic Social Justice	National
P Street	National
People Power United	National
Popular Democracy In Action	National
Public Citizen	National

Public Good Law Center	National
Public Justice	National
Pulmonary Hypertension Association	National
Shriver Center on Poverty Law	National
Student Borrower Protection Center	National
U.S. PIRG	National
United Church of Christ	National
Woodstock Institute	National
Young Invincibles	National
Undue Medical Debt	National
Alabama Arise	Alabama
Greater Birmingham Ministries	Alabama
VOICES for Alabama's Children	Alabama
Alaska Public Interest Research Group	Alaska
Arizona PIRG	Arizona
Center for Economic Integrity	Arizona
Community Investment Corporation	Arizona
William E. Morris Institute for Justice	Arizona
Arkansans Against Abusive Payday Lending	Arkansas
Arkansas Community Organizations	Arkansas
Prof. Scott Maurer, Santa Clara Law*	California
Prof. Steven M. Graves, PhD, California State University*	California
CALPIRG	California
California School Employees Association	California
Consumer Federation of California	California
Consumers for Auto Reliability and Safety	California
Contra Costa Senior Legal Services	California
Housing and Economic Rights Advocates	California
Katharine & George Alexander Community Law Center	California
Mission Asset Fund	California
OneJustice	California
Public Counsel	California
Public Law Center	California

Rise Economy	California
TURN-The Utility Reform Network	California
Western Center on Law & Poverty	California
CoPIRG	Colorado
Bell Policy Center	Colorado
Center for Health Progress	Colorado
Colorado Center on Law and Policy	Colorado
Colorado Consumer Health Initiative	Colorado
Colorado Fiscal Institute	Colorado
Towards Justice	Colorado
Prof. Annie Harper, Yale University Department of Psychiatry*	Connecticut
ConnPIRG	Connecticut
Connecticut Fair Housing Center	Connecticut
Community Legal Aid Society, Inc. (Delaware)	Delaware
Delaware Community Reinvestment Action Council, Inc.	Delaware
Prof. Emerita Ann Shalleck, American University, Washington College of Law*	District of Columbia
DC Consumer Rights Coalition	District of Columbia
Legal Aid DC	District of Columbia
Tzedek DC	District of Columbia
Florida PIRG	Florida
Affordable Homeownership Foundation Inc	Florida
Florida Consumer Lawyers	Florida
Florida Silver Haired Legislature Inc	Florida
Jacksonville Area Legal Aid, Inc.	Florida
Latino Leadership, Inc.	Florida
Georgia PIRG	Georgia
Georgia Watch	Georgia
Illinois PIRG	Illinois
Citizen Action/Illinois	Illinois
Housing Action Illinois	Illinois
Legal Action Chicago	Illinois

Legal Council for Health Justice	Illinois
Working Credit	Illinois
Citizens Action Coalition of IN	Indiana
Indiana Community Action Poverty Institute	Indiana
Indiana Legal Services, Inc.	Indiana
Prosperity Indiana	Indiana
West Indianapolis Development Corp	Indiana
Iowa PIRG	Iowa
Iowa Citizens for Community Improvement	Iowa
DEACON Richard Murphy, DIOCESE OF Owensboro KY*	Kentucky
Kentucky Equal Justice Center	Kentucky
REBOUND, Inc.	Kentucky
Habitat for Humanity St. Tammany West	Louisiana
Coastal Enterprises, Inc.	Maine
Legal Services for Maine Elders	Maine
Maine Center for Economic Policy	Maine
Maine Equal Justice	Maine
Maine People's Alliance	Maine
Prof. Jeff Sovern, Univ. of Maryland Francis King Carey School of Law*	Maryland
Prof. Michele Gilman, University of Baltimore School of Law*	Maryland
Maryland PIRG	Maryland
CASH Campaign of Maryland	Maryland
Economic Action Maryland Fund	Maryland
Public Justice Center	Maryland
MASSPIRG	Massachusetts
Health Law Advocates	Massachusetts
Massachusetts Action for Justice	Massachusetts
The Neighborhood Developers	Massachusetts
Prof. Scott L. Greer, University of Michigan-Ann Arbor*	Michigan
PIRGIM	Michigan
Community Economic Development Association of Michigan (CEDAM)	Michigan
Michigan Poverty Law Program	Michigan
Michigan United	Michigan

Prof. Prentiss Cox, University of Minnesota Law School*	Minnesota
Exodus Lending	Minnesota
ISAIAH (MN)	Minnesota
MoPIRG	Missouri
Missouri Faith Voices	Missouri
R.A.A. - Ready, Aim, Advocate Committee	Missouri
St. Louis Equal Housing & Community Reinvestment Alliance	Missouri
Economic Empowerment Center DBA Lending Link	Nebraska
Nebraska Appleseed	Nebraska
Women's Fund of Omaha	Nebraska
Legal Aid Center of Southern Nevada	Nevada
Progressive Leadership Alliance of Nevada	Nevada
New Hampshire PIRG	New Hampshire
603 Legal Aid	New Hampshire
New Hampshire Legal Assistance	New Hampshire
New Jersey PIRG	New Jersey
Housing and Community Development Network of New Jersey	New Jersey
Lutherans Engaging in Advocacy NJ	New Jersey
Manufactured Home Owners Association of New Jersey	New Jersey
New Jersey Appleseed Public Interest Law Center	New Jersey
New Jersey Citizen Action	New Jersey
New Jersey Tenants Organization	New Jersey
Volunteer Lawyers for Justice	New Jersey
New Mexico PIRG	New Mexico
Catholic Charities of Southern New Mexico	New Mexico
New Mexico Center on Law and Poverty	New Mexico
New Mexico Fair Lending Coalition	New Mexico
Prosperity Works	New Mexico
United South Broadway Corporation	New Mexico
Prof. David Reiss, Cornell Law School & Cornell Tech*	New York
Brooklyn Cooperative Federal Credit Union	New York
CAMBA	New York
Center for Elder Law & Justice	New York

Church Women United in New York State	New York
Community Service Society of New York	New York
Cypress Hills Local Development Corporation	New York
DC37 MELS	New York
Empire Justice Center	New York
Feerick Center for Social Justice, Fordham Law School	New York
Fifth Avenue Committee	New York
Genesee Co-op Federal Credit Union	New York
Housing and Family Services of Greater New York	New York
Incendii Law PLLC	New York
JASA Legal Services for Elder Justice	New York
Lower East Side People's FCU	New York
Mobilization for Justice	New York
New Economy Project	New York
New Yorkers for Responsible Lending	New York
NYS Community Equity Agenda	New York
Rensselaer County Housing Resources	New York
Rural Housing Opportunities Corp.	New York
TakeRoot Justice	New York
The Legal Aid Society	New York
Troy Rehabilitation and Improvement Program, Inc.	New York
Volunteer Lawyers Project of CNY, Inc.	New York
WESPAC Foundation, Inc.	New York
Westchester Residential Opportunities, Inc.	New York
Western New York Law Center	New York
New York Legal Assistance Group	New York
NCPIRG	North Carolina
Charlotte Center for Legal Advocacy	North Carolina
NC State AFL-CIO	North Carolina
North Carolina Council of Churches	North Carolina
North Carolina Justice Center	North Carolina
Prof. Alexandra Sickler, University of North Dakota School of Law*	North Dakota
Red River Valley Community Action	North Dakota

Ohio PIRG	Ohio
Advocates for Basic Legal Equality, Inc.	Ohio
Ohio Poverty Law Center	Ohio
OSPIRG	Oregon
CASA of Oregon	Oregon
Oregon Consumer Justice	Oregon
Oregon Consumer League	Oregon
PennPIRG	Pennsylvania
Community Action Association of Pennsylvania	Pennsylvania
Community Legal Services of Philadelphia	Pennsylvania
Health, Education and Legal assistance Project: A Medical-Legal Partnership	Pennsylvania
Housing Alliance of Pennsylvania	Pennsylvania
Just Harvest	Pennsylvania
Neighborhood Allies	Pennsylvania
Pennsylvania Utility Law Project	Pennsylvania
Quaker Action Mid-Atlantic Region	Pennsylvania
SeniorLAW Center	Pennsylvania
Rhode Island PIRG	Rhode Island
Economic Progress Institute (Rhode Island)	Rhode Island
Chester Worker Empowerment Center	South Carolina
Community Fresh Start	South Carolina
Latino Community Development	South Carolina
South Carolina Appleseed Legal Justice Center	South Carolina
Shelby County TN, Trustee	Tennessee
Tennessee Justice Center	Tennessee
Prof. Neil Sobol, Texas A&M University School of Law*	Texas
TexPIRG	Texas
Brazos Valley Affordable Housing Corporation	Texas
Pathfinders	Texas
RAISE Texas	Texas
Texas Appleseed	Texas
Texas Utility Law Project	Texas
The Metropolitan Organization of Houston Texas	Texas

United Way of Central Texas	Texas
ValleyInterfaith	Texas
Vermont Asylum Assistance Project	Vermont
Vermont Legal Aid	Vermont
Hope F. Cupit, Cupit Angel's Wings*	Virginia
Prof. Irene Leech, Virginia Tech*	Virginia
Legal Aid Works	Virginia
Virginia Citizens Consumer Council	Virginia
Virginia Organizing	Virginia
Virginia Poverty Law Center	Virginia
WashPIRG	Washington
Economic Opportunity Institute	Washington
Indivisible Bellingham	Washington
Statewide Poverty Action Network	Washington
Mountain State Justice, Inc.	West Virginia
WisPIRG	Wisconsin
ABC for Health, Inc.	Wisconsin

*Organization listed for identification only