

**AMENDMENT TO H.R. 627, AS REPORTED
OFFERED BY MS. EDWARDS OF MARYLAND**

After section 8, insert the following new section (and redesignate subsequent sections accordingly):

1 **SEC. 9. TREATMENT OF DEFAULT ON MEDICAL BILL FOR**
2 **PURPOSES OF DETERMINING CREDIT RISK.**

3 Section 127B of the Truth in Lending Act insert
4 amended by inserting after subsection (p) as added by sec-
5 tion 6) the following new subsection:

6 “(q) TREATMENT OF DEFAULT ON MEDICAL BILL
7 FOR PURPOSES OF DETERMINING CREDIT RISK.—No
8 creditor with respect to any credit card account under an
9 open end consumer credit plan may take into account any
10 default by the consumer on any amount owed for medical
11 expenses (including prevention, treatment, care, and
12 equipment) in determining credit risk with respect to such
13 consumer or in considering any increase in the annual per-
14 centage rate applicable with respect to such consumer
15 credit card account.”

