

**SUPPORT [S.J.Res. 141](#) to Protect Consumers from Predatory Medical Debt Collection**

In 2024, the Consumer Financial Protection Bureau (CFPB) cracked down on predatory medical debt collection practices and issued guidance to debt collectors about their obligations under the Fair Debt Collection Practice Act—including the prohibition on collecting amounts not actually owed. But in a rule submitted to Congress, the Trump CFPB rescinded that guidance and made it easier to prey on families already facing complicated medical bills and saddled with medical debt.

Senator Warnock’s joint resolution of disapproval would undo the Trump CFPB decision and restore the earlier rule: “Debt Collection Practices (Regulation F); Deceptive and Unfair Collection of Medical Debt.”

Endorsers: National Consumer Law Center (on behalf of its low-income clients), Consumer Federation of America, Center for Responsible Lending, Protect Borrowers, Americans for Financial Reform, National Community Reinvestment Coalition

Key Points

- **Americans face more medical debt than ever.** [20 million](#) Americans owe at least \$220 billion of medical debt—that’s nearly 1 in 12 adults owing medical debt ranging from less than \$1,000 to more than \$10,000 per person.
- **Their medical bills can be extremely complicated and prone to errors.** Because of that, people end up paying for services they didn’t receive, saddled with more debt than they ever owed, or repaying debt they already paid off—in some cases after having dealt with serious medical issues or undergone already stressful medical procedures.
- **The Biden CFPB issued guidance to crack down on abusive debt collection practices.** In 2024, the CFPB issued an [advisory opinion](#) to remind debt collectors of their obligation to comply with the Fair Debt Collection Practices Act and Regulation F’s prohibitions on false, deceptive, or misleading representations in connection with the collection of any medical debts. This includes a prohibition on collecting amounts not owed.
- **The Trump Administration withdrew this commonsense guidance, and this JRD seeks to restore it.** Although underlying statutes like the FDCPA continue to bar illegal debt collection practices, the Trump Administration’s rescission of this guidance signals to bad actors that they can more aggressively go after families without fear of facing any real consequences from the current CFPB. It is critical for Congress to restore the earlier guidance.