



February 2, 2025

Rep. _____
U.S. House of Representatives
The Capitol
Washington, DC 20510

Sen. Alex Padilla
United States Senate
The Capitol
Washington, DC 20510

Sen. Adam Schiff
United States Senate
The Capitol
Washington, DC 20510

RE: Support the CFPB's Plan to Remove Medical Debt from Credit Reports

Dear Members of Congress,

I am writing to urge you to oppose any efforts to repeal the Consumer Financial Protection Bureau's (CFPB) medical debt rule and to support a strong and independent CFPB.

For decades, medical debt has been a leading cause of financial devastation for millions of Americans, particularly for Black and Latino families, who carry more medical debt due to decades of harmful policies.

Now, the CFPB has stepped up with a common sense rule to eliminate medical debt from credit reports, giving 15 million people across the United States a fair shot at financial stability.

This groundbreaking move means no more medical bills ruining credit scores or shutting the door to loans, housing, or jobs. The CFPB's research shows that medical debt doesn't predict creditworthiness. It's simply a reflection of our broken healthcare system, and it's time to stop letting Wall Street profit from this unfair burden.

We need you and your colleagues in Congress to stand firm and ensure the CFPB can implement this rule.

Medical debt has no place in determining someone's financial future. Without the protections offered by this rule, an unexpected medical event can turn into years of more expensive loans. Medical debt is unlike any other financial burden. By erasing this debt from credit reports, the CFPB is taking a critical step to ensuring consumers' financial health is not subjected to circumstances beyond their control.

The medical debt rule is about real people — teachers, caregivers, ordinary Americans — who've been denied mortgages, car loans, or even jobs because of out-of-control medical bills. I urge you to oppose any Congressional Review Act or other challenge to the rule.

Despite obtaining \$21 billion in relief for more than 205 million consumers, the CFPB has faced endless attacks from the financial services industry and their allies in Congress. The CFPB is committed to protecting ordinary Americans from corporate abuses that prevent people from making ends meet. This rule is an essential tool for ensuring a more just and equitable financial system.

Please get back to me to let me know if you will support the medical debt rule and will stand with the CFPB and the millions of Americans who deserve financial relief.

Thank you,

(Print Name & Address) _____