



**CONSUMER
ALLIANCE**
of Oregon

2025 Legislative Session

SB 605 Ends Credit Reporting on Medical Debt

Medical debt damages Oregonians' credit scores despite being an unreliable indicator of their ability to pay future bills. Debt collectors use this threat to coerce payment—even if medical bills are inaccurate—and cause financial strain long after bills are paid.

Nearly one in three Oregonians have been forced to take on medical debt for routine and emergency care within the past two years.

When people face illness or injury, and accompanying bills, they should not meet compounding hurdles to opportunities such as securing a job or finding a home. **Removing medical debt from a credit report improves a score by 20 points, on average.**

Credit reporting companies have already made voluntary exclusions for medical debt given its limited predictive value and harmful risks to consumers. The Consumer Financial Protection Bureau (CFPB) took another step forward to minimize the impact of medical debt on credit reports at a federal level.

Oregon now has an opportunity to join Colorado, Minnesota, Virginia, among others to codify the CFPB rule into state law and add key protections for employment and tenant screening and medical credit cards.



Remove Medical Debt from Consumer Credit Reports

- Prohibit debt collectors, hospitals, and other reporting entities from reporting medical debt to credit reporting agencies
- Remove existing medical debt from credit reports, including those used for employment and tenant screening
- Stop reporting on medical credit cards, which exploit consumers through high-interest and misleading terms

FOR MORE INFORMATION

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VOTE FOR SB 605

Remove Medical Debt From Credit Reports

ORGANIZATIONS SUPPORTING SB 605



LEUKEMIA & LYMPHOMA SOCIETY®

ALS
ASSOCIATION



Cancer Action Network™
American Cancer Society®

AARP
Oregon



Oregon Law Center



SEIU
Stronger Together

OSPIRG



DRO

Disability Rights Oregon

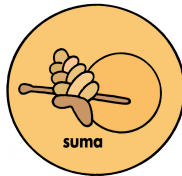
DevNW



Oregon Consumer Justice



National Multiple Sclerosis Society



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MESO



CENTRO



OregonConsumerLeague



PROJECT ACCESS NOW



Oregon Latino Health Coalition
Health and wellness through equity and justice



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