



From the Offices of Representatives Nathan Sosa, Travis Nelson, Lesly Muñoz

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Oregon Eliminates Medical Debt on Credit Reports in Response to Trump Administration Backtracking on Consumer Financial Protection Bureau Rule

SALEM, Ore. - Today, the Oregon House passed [SB605B](#), a bill stopping medical debt from showing up on credit reports and prohibiting anyone from providing that information to a credit reporting agency. In January 2025, the Consumer Financial Protection Bureau finalized a [rule](#) that would've removed an estimated \$49 billion in medical bills for 15 million Americans. This week, [NPR reported](#) that new leadership under Trump is actively trying to block the rule from going into effect.

In contrast, Oregon recognizes that far too many Oregonians have their credit scores ruined by an illness, an unexpected medical emergency, or even an error on their bill. The long-term effects of this can cost them a job and make it harder for them to find a place to live.

"This bill is designed to ensure that medical debt from an illness or injury does not destroy someone's financial future," said **Rep. Nathan Sosa (D-Greater Hillsboro)**, a chief sponsor of the bill. "People don't choose to get sick and medical debt does not mean that you are financially irresponsible."

"Medical debt is not incurred by choice; it often comes from an unexpected health emergency and yet it significantly impacts Oregon families' economic opportunities such as employment and housing" said **Rep. Lesly Muñoz (D-Woodburn)**. "SB 605 provides relief and protections for Oregon families who have been impacted by medical debt."

"Getting medical care shouldn't ruin your credit and no one should lose out on housing, a job, or education because of it, especially when that debt often stems from delays between insurers and providers," said **Rep. Travis Nelson (D-N & NE Portland)**. "This bill is about fairness and protecting the well-being of our communities. It is important that we ensure Oregonians aren't penalized for seeking help when they need it."

The bill passed the House and will head back to the Senate for concurrence.

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