



Chi Chi Wu **Senior Attorney**



Chi Chi Wu is a senior attorney at the National Consumer Law Center (NCLC) focusing on consumer credit issues, including legislative, administrative, and other advocacy. Her specialties include fair credit reporting, credit cards, and medical debt.

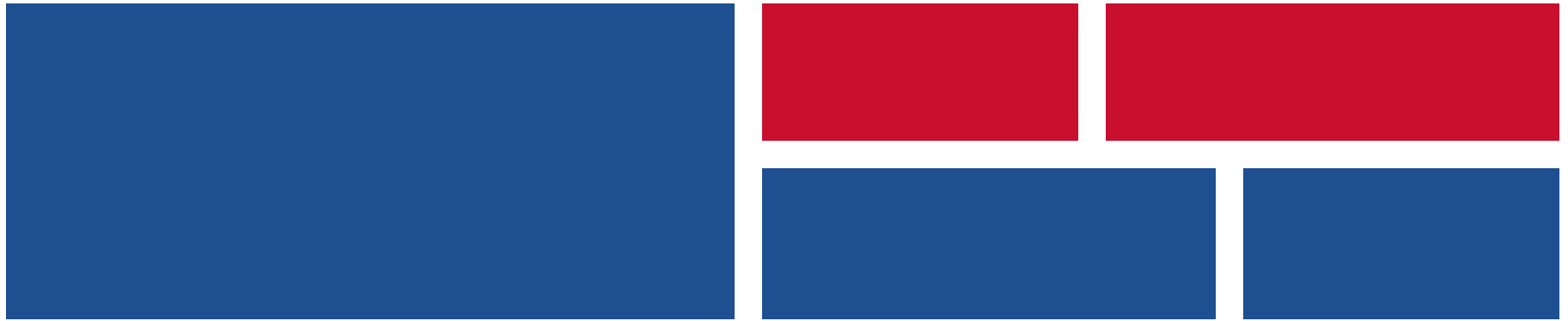
Chi Chi is lead author of the legal manual Fair Credit Reporting, and a contributing author to Consumer Credit Regulation and Truth in Lending. She has also led on a number of recent reports, including Digital Denials: How Abuse, Bias, and Lack of Transparency in Tenant Screening Harm Renters, Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination, Even the Catch-22s Come With Catch-22s: Potential Harms & Drawbacks of Rent Reporting, and Mission Creep: A Primer on Use of Credit Reports & Scores for Non-Credit Purposes.

Before joining NCLC, she worked in the Consumer Protection Division at the Massachusetts Attorney General’s Office and the Asian Outreach Unit of Greater Boston Legal Services.

Education:

J.D. Harvard Law School

B.A. Johns Hopkins University



Medical Debts on Credit Reports

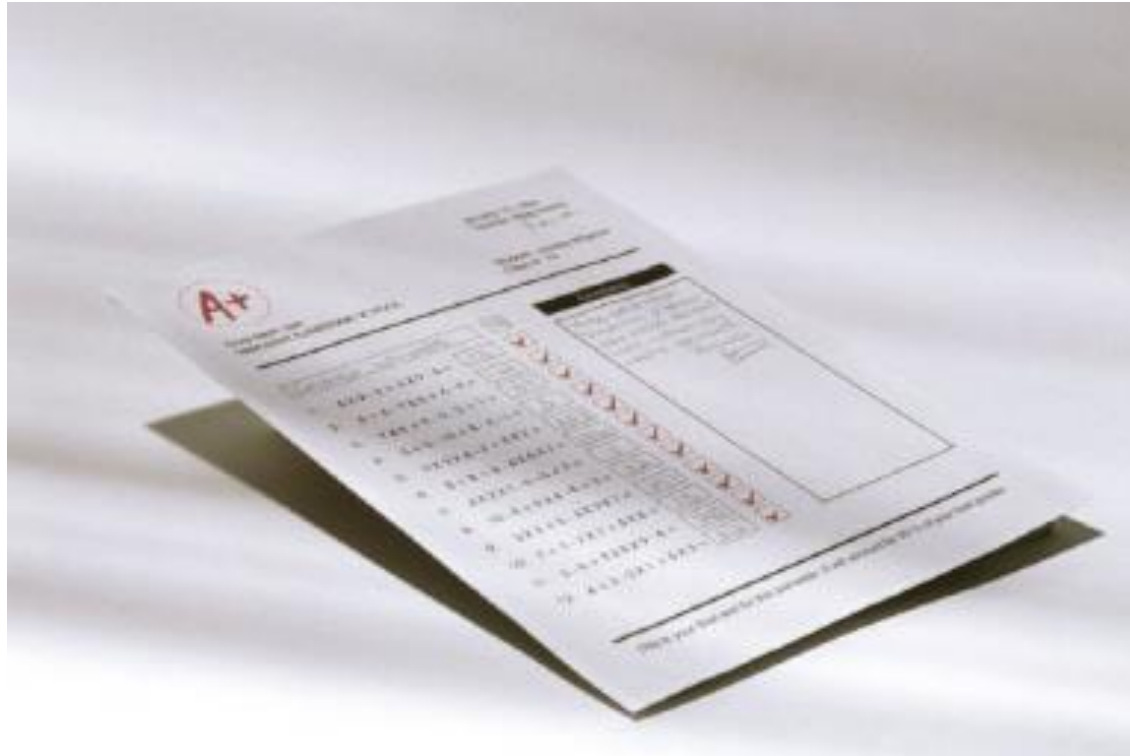
Interim Study for for the Oklahoma Legislature
Banking and Finance Committee
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Why is a Credit Report Important?



It's a consumer's financial report card.



Why is there so much medical debt on credit reports?

- Complicated health care financial system
- Consumer confusion
- Higher cost sharing
- Surprise billing
- Inexpensive way to collect
- Errors



The Consumer Experience



Recent Changes

- July 2022 changes
 - Delaying reporting of medical debts by 1 year
 - Removal of paid medical debt
- April 2023 change
 - Removal of medical debts under \$500
- VantageScore 4.0 does not consider medical debt



State Laws

- Laws recently passed to keep medical debt off credit reports
 - California
 - Connecticut
 - Colorado
 - Illinois
 - Minnesota
 - New Jersey
 - New York
 - Rhode Island
 - Virginia

Coverage of medical lending products

- CareCredit
- Other
 - AccessOne
 - Prosper
 - PayZen
 - Walnut
 - Comenity
 - Wells Fargo
 - PrimaHealth Credit





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