



# San Antonio Alamo Area Local Legislative Updates

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## Vets bill would protect credit scores

A bipartisan group of lawmakers is looking to protect veterans from suffering credit score mishaps at the hand of the Department of Veterans Affairs (VA).

In response to outcry over long wait times at VA clinics, the agency created a program in 2014 that covers veterans who seek outside medical treatment. But many have complained the VA is slow to make payments to their private doctors, which have in turn reported the medical debts to credit bureaus.

The Protecting Veterans Credit Act, introduced by Reps. Randy Hultgren (R-Ill.) and John Delaney (D-Md.), would provide a one-year grace period before medical bills through this program may be reported.

The lawmakers say this will provide the VA with enough time to make the payments.

“No veteran should have their credit rating hurt because of delayed [VA] payments,” Delaney said. “In many cases, veterans are already using the choice program because they’ve endured a long wait time to be treated. We shouldn’t destroy their finances on top of that.”

The lawmakers say this will protect veterans' credit scores, which affect everything from the interest rate they receive when purchasing a home or buying a car to whether they will be hired for a job.

The measure is also backed by Reps. Jackie Walorski (R-Ind.) and Kyrsten Sinema (D-Ariz.), as well as a number of veterans groups.

“Enough veterans have faced collateral damage from delays at the VA — their credit score shouldn’t be another casualty of this bureaucracy,” Hultgren said.

“Veterans and their families deserve accurate and timely billing and reimbursements from the VA,” he added. “They should not be held liable for the VA’s problems. We need quick action on this legislation to ensure our veterans aren’t held responsible for bureaucratic ineptitude.”