

Press Coverage | June 10, 2025

A Federal Preemption Target on State Medical Debt Laws

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David N. Anthony

David Anthony, a partner with Troutman Pepper Locke, was quoted in the June 10, 2025 *Law360* article, “[A Federal Preemption Target on State Medical Debt Laws.](#)”

“There will continue to be challenges to any sort of state law that provides carveouts of what can be reported or what can be used in consumer reports,” said David Anthony, a partner at Troutman Pepper Locke LLP who specializes in the FCRA.

A dozen states now have laws governing what type of medical debt can and can’t be included on consumer credit reports. Any challenge will depend on how each state’s individual law was written, according to Anthony.

“My view is that they’re more likely to be preempted than not to be preempted,” he said.

...

“It would be my hope that they would provide interpretive guidance that would disagree with the view that was taken by the Chopra CFPB, which I think was wrong,” Anthony said.

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