

Date: May 29, 2006

Proposal: Interagency Advance Notice of Proposed Rulemaking:
Procedures to Enhance the Accuracy and Integrity of
Information Furnished to Consumer Reporting Agencies
under Section 312 of the Fair and Accurate Transactions
(FACT) Act

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Comments:

This is in reference to Docket # R-1250: 9 yrs ago My husband had health insurance thru a company named IWG healthcare fund, and as the months went by trips to the DR. and Pharmacy, and a few visits to the E.R. We had started getting pone calls from the people I mentioned above, needless to say no medical bills were paid by the health insurance company. I statred out by making phone calls, and no luck, well 3 days later we recieved a registered letter from a New York State Judge, stating that the Company was being investigated for insurance fraud and had in excess of 50 million dollars of medical bills to pay and only 16 million to pay them. The Judge issued a court order for the Debt Collectors, Doctors, and Hospitals to hold us harmless via our credit report, until the investigation was complete, and until that time He was going to keep the court order in effect.. Well We had pulled our credit report and low and behold there was all of the medical bills being reported as unpaid. I took the time to call all of the creditors and explain to them waht was going on and i even faxed them the court orders from the judge. They he creditors disregarded the court order and put the medial bills on our credit report. until this day they are still on our report. I have actually considered filing for bankruptcy due to this matter. I cant even get a mortgage because of this. We are a married couple with three children wanting the American Dream of owning a home, but we are not able to. We have disputed everything but we are not coming up winners in this matter. Thank you for taking the time to read this, I hope this will not happen to anyone else. Thank you, Michelle Wooten