



CHAPMAN FINANCIAL SERVICES
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NEWSLETTER

Q3 2026

Featured Article:

Beyond the Ballot: Midterm Scenarios for Medical and Financial Collections

The headlines will be about who wins Congress. The changes that hit your receivables are happening somewhere else: in state capitals and in patients' insurance coverage. With the midterms six weeks out, here's what to watch.



In This Issue

Industry News

- ["Median Household Income in 2025 Surpassed Previous Highs Before and After the COVID-19 Pandemic"](#) *Census.gov* 09/15/26
- ["House Financial Services Committee Advances Sweeping CFPB Reform Bill"](#) *CreditandCollectionNews.com* 09/21/26
- ["Healthcare Price Transparency Legislation Gains Momentum in Congress"](#) *HFMA.org* 07/24/26

Q3 Happenings

- CFS School Picture Day!

Save The Date

- WA-AK HFMA [Fall Conference](#) Oct. 13-14 - Northern Quest Casino
- AAHAM Inland Empire [Fall Conference](#) Nov. 5 - Northern Quest Casino



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Beyond the Ballot: Midterm Scenarios for Medical and Financial Collections

2026 MIDTERMS · CLIENT UPDATE

Six Weeks Out: What Could Change?

Many clients are asking whether the midterms could change how their accounts are collected. **The short answer: federal rules are unlikely to change much in the next two years.** The bigger shifts are happening in the states and in patients' insurance coverage.

The Big Picture

Nov. 3

Election Day

Jan. 2029

The President's term and veto power run through

9 to 11

Net House seats new maps were drawn to give Republicans

4 seats

Net gain Democrats need to win the Senate

Sweeping new federal collections laws are unlikely, whichever party wins.



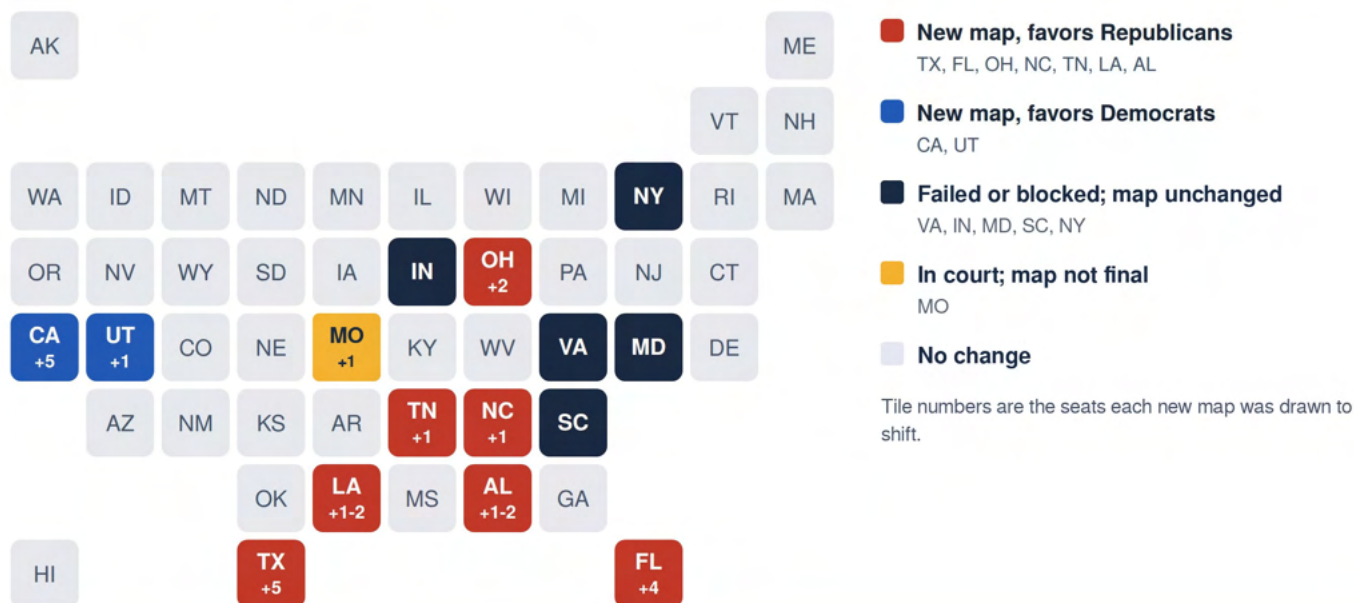
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2026 Midterms: Mid-Decade Redistricting

Which congressional maps changed for November 2026



What it means

15 to 17

seats drawn to favor Republicans

6

seats drawn to favor Democrats

9 to 11

net Republican edge, on paper

Missouri: Courts have gone back and forth; the U.S. Supreme Court may have the final say. If the new map stands, add one seat to the Republican totals. Prop. A is on the Nov. 3 ballot.

Not a forecast: A strong Democratic year could shrink the Republican gain from new maps.

Virginia: A voter-approved Democratic map was struck down in May, so the 2021 map stays.

Why it matters: With 21 House toss-ups, a few redrawn seats could decide control, and with it the agenda on CFPB oversight and medical debt.

As of September 23, 2026. Sources: Democracy Docket; PBS NewsHour; Cook Political Report; Missouri Independent; Virginia Mercury.



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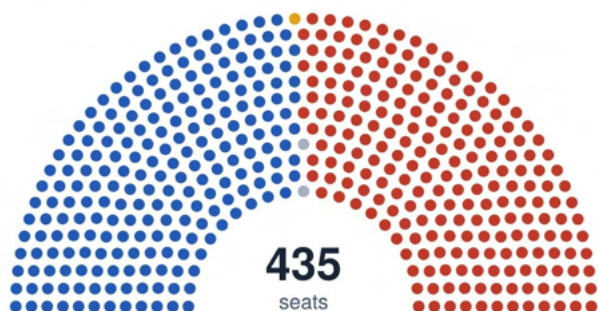
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Composition of the 119th Congress

Current party breakdown heading into the November 3, 2026 midterms

● Democrat ● Republican ● Independent ● Vacant

House

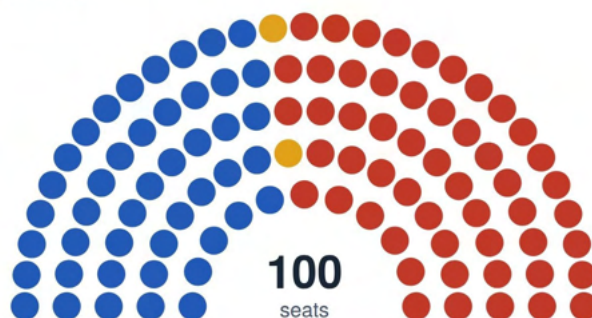


218 Republicans · 214 Democrats

1 Independent · 2 vacant (TX-23, FL-20)

217 votes needed for a majority with two vacancies (218 when full).
Republicans have one vote to spare on party-line votes.

Senate



53 Republicans · 45 Democrats

2 Independents (caucus with Democrats)

51 votes needed; the Vice President breaks ties. Most bills need 60 votes to overcome a filibuster.

What's at stake

Consumer finance oversight. The majority sets the agenda for CFPB hearings, investigations and reform bills.

Health coverage. ACA subsidies and Medicaid policy shape how many patient balances become self-pay.

Medical debt. Federal bills on medical debt collection and credit reporting only move if leadership brings them to a vote.

To flip control, Democrats need a net gain of about 3 seats in the House and 4 in the Senate. 35 Senate seats are up: 22 Republican-held, 13 Democratic-held.

As of September 23, 2026. Sources: House Press Gallery; U.S. Senate; Cook Political Report.



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Three Possible Outcomes

01

Republicans keep both chambers

Reduced federal consumer finance oversight continues. A CFPB reform bill cleared a House committee in September and could be reintroduced and advance in 2027.

02

Democrats win the House

With 21 toss-up races, the House is competitive. Expect hearings and more attention on medical debt and collection practices, but little new law.

03

Democrats win both chambers

New rollback legislation would stall, though agency-level changes could continue, and new rules would still face a veto. Expect more headlines and little change before 2029.





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What It Means for You

Key takeaways for our clients, whatever the outcome in November

For Our Healthcare Clients

01

Coverage matters more than the election

Expired enhanced ACA subsidies and upcoming Medicaid changes will likely raise uninsured and self-pay balances, meaning more placements and patients who need more time and flexible payment options.

02

Credit reporting

The federal medical debt rule was struck down in 2025, but the credit bureaus' voluntary limits remain, and states like Washington set their own.

03

Charity care

State rules, including Washington's, keep evolving regardless of Congress. Screening for financial assistance before and during collections remains essential.

For Our Banking and Financial Services Clients

01

Reg F likely stays in place

The federal rule on how and when collectors can contact consumers is unlikely to change through Congress.

02

States are stepping up

With less federal enforcement, state attorneys general and regulators are more active, so state-by-state compliance matters most.

What Chapman Is Doing

-  Tracking federal and state changes so our processes are updated before they take effect.
-  Aligning medical account handling with state charity care and credit reporting rules.
-  Keeping the patient and consumer experience respectful and compliant as scrutiny grows.

For general information only; not legal advice. The views and opinions expressed in this piece are those of the author and do not necessarily reflect the views or positions of any entities they represent.



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News In The Industry



- **"Median Household Income in 2025 Surpassed Previous Highs Before and After the COVID-19 Pandemic"** *Census.gov* 09/15/26

U.S. real median household income was \$87,460 in 2025, up 2.6% from the previous year and the highest on record since 1967 when the U.S. Census Bureau began tracking this measure [...]

- **"House Financial Services Committee Advances Sweeping CFPB Reform Bill"** *CreditandCollectionNews.com* 09/21/26

[...] The measure would move the CFPB into the annual congressional appropriations process, tighten statutory limits on its supervisory and enforcement powers, and revise how the bureau writes rules and handles consumer complaints.

- **"Healthcare Price Transparency Legislation Gains Momentum in Congress"** *HFMA.org* 07/24/26

There was significant bipartisan support at the committee level for Lower Costs, More Transparency (45-0) and Patients Deserve Price Tags (21-1), the latter of which has a dozen Democratic sponsors or co-sponsors.

Save The Date



Washington-Alaska HFMA

Fall Conference - Airway Heights, WA
Oct. 13-14 - Northern Quest Casino

[More Details/Register](#)



AAHAM Inland Empire

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CFS School Picture Day

This quarter we brought back a classic: School Picture Day at Chapman Financial Services. Everyone joined in, from leadership, legal, admin and clerical to the collections account managers who work your accounts every day.

