



General Assembly

February Session, 2026

Raised Bill No. 5127

LCO No. 1094



Referred to Committee on GENERAL LAW

Introduced by:
(GL)

AN ACT CONCERNING MEDICAL CREDIT CARDS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective October 1, 2026*) (a) As used in this section:

2 (1) "Ancillary product" means any product, other than a health care
3 service or veterinary service, that is sold by a health care provider or
4 veterinary care provider to a consumer who purchases a health care
5 service or veterinary service from such provider;

6 (2) "Cardholder" means the individual named on the face of a medical
7 credit card to whom, or for whose benefit, the medical credit card is
8 issued by the issuer or, in the case of a medical credit card that does not
9 bear the name of any such individual on its face, the individual who
10 lawfully acquired the medical credit card;

11 (3) "Consumer" means any individual who is physically present in
12 this state;

13 (4) "Covered health benefit" means any health care service to which a
14 policyholder, subscriber, enrollee or other individual participating in a

15 health benefit plan is entitled under the terms of the health benefit plan;

16 (5) "Covered veterinary benefit" means any veterinary service to
17 which a policyholder, subscriber, enrollee or other individual
18 participating in a veterinary benefit plan is entitled under the terms of
19 the veterinary benefit plan;

20 (6) "Health benefit plan" means any insurance policy or contract,
21 certificate or agreement offered, delivered, issued for delivery, renewed,
22 amended or continued in this state to provide, deliver, arrange for, pay
23 for or reimburse any cost of a health care service;

24 (7) "Health care provider" (A) means any person, including, but not
25 limited to, any facility or institution, licensed or certified by this state to
26 provide health care services to patients, and (B) in the case of an entity,
27 includes, but is not limited to, any employee, agent or independent
28 contractor of such entity acting in the course and scope of such
29 employee's, agent's or independent contractor's employment, agency or
30 authority;

31 (8) "Health care service" means any service or product, including, but
32 not limited to, any hospital, medical, surgical, dental, vision or
33 pharmaceutical service or product, provided to a patient in this state by
34 a health care provider acting within such provider's scope of practice;

35 (9) "HUSKY Health" has the same meaning as provided in section
36 17b-290 of the general statutes;

37 (10) "Issuer" means any person who issues a medical credit card to a
38 cardholder either directly or in such person's capacity as an agent for
39 another person;

40 (11) "Medical credit card" means any credit card, as defined in section
41 53a-128a of the general statutes, that (A) is issued by an issuer to the
42 cardholder specifically to enable the cardholder to obtain health care
43 services or veterinary services on credit, and (B) enables the cardholder

44 to defer payments of interest or principal, or interest and principal, or
45 any portion thereof;

46 (12) "Patient" means any individual in this state who receives any
47 health care service provided by a health care provider;

48 (13) "Person" means any individual, association, company, limited
49 liability company, corporation, partnership, sole proprietorship, trust or
50 other legal entity;

51 (14) "Quick response code" means a two-dimensional matrix barcode
52 that consists of blocks arranged in a grid and may be read by an imaging
53 device;

54 (15) "Veterinary benefit plan" means any insurance policy or contract,
55 certificate or agreement offered, delivered, issued for delivery, renewed,
56 amended or continued in this state to provide, deliver, arrange for, pay
57 for or reimburse any cost of a veterinary service;

58 (16) "Veterinary care provider" (A) means any veterinarian licensed
59 pursuant to chapter 384 of the general statutes, and (B) includes, but is
60 not limited to, any employee, agent or independent contractor of a
61 veterinarian licensed pursuant to chapter 384 of the general statutes
62 acting in the course and scope of such employee's, agent's or
63 independent contractor's employment, agency or authority; and

64 (17) "Veterinary service" means any service or product, including, but
65 not limited to, any hospital, medical, surgical, dental, vision or
66 pharmaceutical service or product, provided to an animal in this state
67 by a veterinary care provider acting within such provider's scope of
68 practice.

69 (b) (1) (A) Beginning on January 1, 2027, no health care provider or
70 veterinary care provider shall:

71 (i) Advertise, market, solicit, promote or offer any medical credit card
72 to a consumer, including, but not limited to, by using such provider's

73 name, brand or logo, or by allowing any other person to use such
74 provider's name, brand or logo, on any software or Internet web site, or
75 in close physical proximity to any quick response code, used to
76 advertise, market, solicit, promote or offer any medical credit card to
77 consumers;

78 (ii) Receive any financial incentive or compensation in exchange for
79 advertising, marketing, soliciting, promoting or offering any medical
80 credit card to a consumer;

81 (iii) Provide any assistance to a consumer for the purpose of enabling
82 the consumer to acquire a medical credit card, including, but not limited
83 to, (I) by assisting the consumer to complete, or facilitating any other
84 person to assist the consumer in completing, any portion of an
85 application for a medical credit card, (II) by submitting an application
86 for a medical credit card to an issuer on behalf of the consumer, or (III)
87 by providing the consumer with access to any software or Internet web
88 site that uses, or any quick response code that is in close physical
89 proximity to, such provider's name, brand or logo and may be used to
90 acquire a medical credit card;

91 (iv) Charge a medical credit card for (I) any health care service or
92 veterinary service before such service is provided to the patient or
93 animal receiving such service, or (II) any ancillary product unless the
94 consumer paying for the health care service or veterinary service that is
95 related to such ancillary product separately consents, in writing, to
96 purchase such ancillary product; or

97 (v) Except as provided in subparagraph (B) of this subdivision,
98 charge a medical credit card for (I) any health care service or veterinary
99 service that the health care provider or veterinary care provider knows,
100 or reasonably should know, is a covered health benefit or covered
101 veterinary benefit for the patient or animal receiving such service, (II)
102 any health care service or veterinary service for which the health care
103 provider or veterinary care provider knows, or reasonably should

104 know, that an alternative and medically necessary health care service or
105 veterinary service is available for the patient or animal receiving such
106 service as a covered health benefit or covered veterinary benefit, (III)
107 any health care service that the health care provider knows, or
108 reasonably should know, is covered for the patient receiving such
109 service under Medicare or HUSKY Health, or (IV) any health care
110 service for which the health care provider knows, or reasonably should
111 know, that an alternative and medically necessary health care service is
112 available and covered for the patient under Medicare or HUSKY Health.

113 (B) A health care provider or veterinary care provider may charge a
114 medical credit card for any health care service or veterinary service
115 described in subparagraph (A)(v) of this subdivision if such provider
116 discloses to the consumer paying for such service, before such service is
117 provided to the patient or animal receiving such service and in a form
118 and manner prescribed by the Commissioner of Consumer Protection,
119 the restrictions established in subparagraph (A) of this subdivision.

120 (2) Notwithstanding the provisions of subdivision (1) of this
121 subsection, a health care provider or veterinary care provider may
122 disclose financial information concerning a medical credit card to a
123 consumer, provided such disclosure:

124 (A) Is provided (i) in response to an unsolicited request made by the
125 consumer to such provider specifically for such financial information,
126 (ii) in writing, and (iii) in the primary language in which such provider
127 communicates with the consumer; and

128 (B) Discloses (i) that the medical credit card is issued by an issuer and
129 not such provider, and (ii) the financial risks posed by the medical credit
130 card, including, but not limited to, the financial risks posed by any
131 deferred interest or principal or any penalty imposed for a late or missed
132 payment.

133 (3) (A) Beginning on January 1, 2027, and except as provided in
134 subparagraph (B) of this subdivision, if any health care provider or

135 veterinary care provider sells any ancillary product to a consumer who
136 purchases such ancillary product with a medical credit card, such
137 provider shall, during the thirty-day period beginning on the date on
138 which such ancillary product was sold to such consumer:

139 (i) Allow the consumer to return such ancillary product to such
140 provider; and

141 (ii) Refund the full purchase price of such ancillary product to such
142 consumer.

143 (B) The provisions of subparagraph (A) of this subdivision shall not
144 be construed to require any health care provider or veterinary care
145 provider to accept any returned ancillary product, or provide any
146 refund for any returned ancillary product, if such returned ancillary
147 product was used or damaged after such ancillary product was sold to
148 the consumer who purchased such ancillary product.

149 (4) Nothing in subdivisions (1) to (3), inclusive, of this subsection
150 shall be construed to abrogate or in any way interfere with any
151 agreement entered into by a health care provider or veterinary care
152 provider prior to October 1, 2026.

153 (c) The Commissioner of Consumer Protection may adopt
154 regulations, in accordance with the provisions of chapter 54 of the
155 general statutes, to implement the provisions of subsection (b) of this
156 section.

157 (d) Any violation of the provisions of subsection (b) of this section
158 shall constitute an unfair or deceptive trade practice for the purposes of
159 subsection (a) of section 42-110b of the general statutes.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2026</i>	New section

Statement of Purpose:

To (1) provide that no health or veterinary care provider shall (A) advertise, market, solicit, promote or offer a medical credit card to a consumer, (B) receive any financial incentive or compensation in exchange for advertising, marketing, soliciting, promoting or offering a medical credit card to a consumer, (C) assist a consumer in acquiring a medical credit card, or (D) charge a medical credit card for (i) any health care or veterinary service before such service is provided to a patient or animal, or (ii) any ancillary product unless a consumer separately consents to purchase such product, (2) require a health or veterinary care provider to make certain disclosures concerning a medical credit card in response to a consumer's request for financial information concerning a medical credit card, and (3) require a health or veterinary care provider to accept, and provide a full refund for, certain returned ancillary products.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]