



General Assembly

**Amendment**

February Session, 2026

LCO No. 4175



Offered by:

REP. TURCO, 27<sup>th</sup> Dist.

REP. LEMAR, 96<sup>th</sup> Dist.

To: Subst. House Bill No. 5127

File No. 232

Cal. No. 188

**"AN ACT CONCERNING CREDIT CARDS AND HEALTH AND VETERINARY CARE SERVICES."**

1 Strike everything after the enacting clause and substitute the  
2 following in lieu thereof:

3 "Section 1. (NEW) (*Effective January 1, 2027*) (a) As used in this section:

4 (1) "Ancillary product" (A) means any product, other than a health  
5 care service or veterinary service, that is sold by a health care provider  
6 or veterinary care provider to a consumer who purchases a health care  
7 service or veterinary service from such provider, and (B) does not  
8 include any food product intended for animal consumption;

9 (2) "Consumer" means any individual who is physically present in  
10 this state;

11 (3) "Health care provider" (A) means any person, including, but not  
12 limited to, any facility or institution, licensed or certified by this state to  
13 provide health care services to patients, and (B) in the case of an entity,

14 includes, but is not limited to, any employee, agent or independent  
15 contractor of such entity acting in the course and scope of such  
16 employee's, agent's or independent contractor's employment, agency or  
17 authority;

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

22 (5) "Patient" means any individual in this state who receives any  
23 health care service provided by a health care provider;

24 (6) "Person" means any individual, association, company, limited  
25 liability company, corporation, partnership, sole proprietorship, trust or  
26 other legal entity;

27 (7) "Quick response code" means a two-dimensional matrix barcode  
28 that consists of blocks arranged in a grid and may be read by an imaging  
29 device;

30 (8) "Third-party financing" (A) means any line of credit or loan  
31 offered or extended by a third party, (B) includes, but is not limited to,  
32 any open-end credit plan, as defined in 15 USC 1602, as amended from  
33 time to time, offered or extended by a third party, and (C) does not  
34 include any line of credit or loan offered or extended by a health care  
35 provider or veterinary care provider to a consumer in which the  
36 provider is the creditor;

37 (9) "Veterinary care provider" (A) means any veterinarian licensed  
38 pursuant to chapter 384 of the general statutes, and (B) includes, but is  
39 not limited to, any employee, agent or independent contractor of a  
40 veterinarian licensed pursuant to chapter 384 of the general statutes  
41 acting in the course and scope of such employee's, agent's or  
42 independent contractor's employment, agency or authority; and

43 (10) "Veterinary service" means any service or product, including, but

44 not limited to, any hospital, medical, surgical, dental, vision or  
45 pharmaceutical service or product, provided to an animal in this state  
46 by a veterinary care provider acting within such provider's scope of  
47 practice.

48 (b) On and after January 1, 2027, no health care provider or veterinary  
49 care provider shall:

50 (1) Advertise, market, solicit, promote or offer any third-party  
51 financing to a consumer:

52 (A) By including such provider's branding, or the branding of such  
53 provider's practice, on any signage that is used to advertise, market,  
54 solicit, promote, offer or extend any third-party financing to consumers;

55 (B) By providing the consumer with access to any software, or with  
56 the address of any Internet web site or a hyperlink or quick response  
57 code to any Internet web site, that (i) is maintained by or on behalf of a  
58 third-party for the purpose of offering or extending third-party  
59 financing to consumers, and (ii) includes such provider's branding or  
60 the branding of such provider's practice;

61 (C) While the consumer is under the influence of general anesthesia,  
62 conscious sedation, moderate sedation or nitrous oxide;

63 (D) While such health care provider is providing any health care  
64 service to the patient; or

65 (E) While the consumer is in any area of a facility or institution that  
66 is used to provide any health care service or veterinary service,  
67 including, but not limited to, any examination room or operating room,  
68 unless (i) such facility or institution does not include an area that is  
69 separated from the areas of such facility or institution used to provide  
70 health care services or veterinary services, or (ii) if such consumer's  
71 animal or an animal under such consumer's care is receiving any  
72 veterinary service, relocating such consumer to an area that is separated  
73 from the areas of such facility or institution used to provide veterinary

74 services would not, in the veterinary care provider's professional  
75 judgment, pose a risk of harm to such animal;

76 (2) Receive any financial incentive or compensation in exchange for  
77 advertising, marketing, soliciting, promoting or offering any third-party  
78 financing to a consumer;

79 (3) Complete an application for third-party financing, or any portion  
80 thereof, for a consumer;

81 (4) Submit an application for third-party financing on behalf of a  
82 consumer;

83 (5) Charge a third-party financing account for the cost of a health care  
84 service or veterinary service, or any portion of the cost of such service,  
85 before the date on which such service is provided to the patient or  
86 animal receiving such service, except such provider may charge such  
87 account for such cost, or such portion of such cost, prior to such date if  
88 such provider has incurred such cost or such portion of such cost; or

89 (6) Charge a third-party financing account for the cost of any ancillary  
90 product, or any portion of the cost of such product, unless the consumer  
91 paying for the health care service or veterinary service associated with  
92 such product (A) receives a receipt that identifies such product and the  
93 cost of such product, or (B) separately consents, in writing, to purchase  
94 such product.

95 (c) (1) Except as provided in subdivision (2) of this subsection, a  
96 health care provider or veterinary care provider that, on or after January  
97 1, 2027, engages in any discussion with a consumer concerning the terms  
98 and conditions of third-party financing shall provide the following  
99 written disclosure to the consumer in at least fourteen-point type and in  
100 the primary language in which such provider communicates with such  
101 consumer:

102 "THIRD-PARTY FINANCING DISCLOSURE

103 Any discussion of third-party financing involves a credit card, line of  
104 credit or loan to help you finance or pay for treatment by this provider.  
105 Such lending product IS NOT A PAYMENT PLAN WITH THIS  
106 PROVIDER. It is a credit card, line of credit or loan from a third-party  
107 lender. Your provider does not work for this company. Your provider  
108 may not complete or submit any application for third-party financing  
109 on your behalf.

110 You do not have to apply for third-party financing to pay your  
111 provider. You may pay your provider in another manner. Your provider  
112 may offer its own payment plan. You are encouraged to explore any  
113 public or private insurance options that may cover your treatment.

114 The lender or creditor may offer a "promotional period" to pay back  
115 the amount borrowed without interest. You should carefully consider  
116 the terms of the promotion, and whether you may owe interest if the  
117 promotional balance is not paid in full. Furthermore, if you miss a  
118 payment or do not make a payment on time, you may have to pay a  
119 penalty and/or a higher interest rate. If you do not pay the money that  
120 you owe to the creditor or lender, your missed payments can appear on  
121 your credit report and could hurt your credit score. You could also be  
122 sued by the creditor or lender if you do not repay the money you owe.

123 If your provider has completed or submitted an application for third-  
124 party financing on your behalf, you may file a complaint by contacting  
125 the office of the Attorney General at (health care provider or veterinary  
126 care provider inserts the address of the Attorney General's Internet web  
127 site) or by calling (health care provider or veterinary care provider  
128 inserts the telephone number of the office of the Attorney General).

129 (Consumer's signature)".

130 (2) No health care provider or veterinary care provider shall be  
131 required to provide the written disclosure required under subdivision  
132 (1) of this subsection in any instance in which such provider states that  
133 such provider accepts third-party financing as a form of payment but

134 does not discuss the terms and conditions of such third-party financing.

135 (d) (1) On and after January 1, 2027, and except as provided in  
136 subdivision (2) of this subsection, if any health care provider or  
137 veterinary care provider sells any ancillary product to a consumer who  
138 purchases such product with any third-party financing, such provider  
139 shall, during the thirty-day period beginning on the date on which such  
140 product was sold to such consumer:

141 (A) Allow the consumer to return such product to such provider; and

142 (B) Refund the full purchase price of such product to such consumer.

143 (2) The provisions of subdivision (1) of this subsection shall not be  
144 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:

147 (A) Such product was customized to an extent that would preclude  
148 any individual or animal, other than the individual or animal for whom  
149 such product was sold, from using such product; or

150 (B) After such product was sold to the consumer who purchased such  
151 product, such returned product was (i) used, damaged or tampered  
152 with, or (ii) stored in a manner that was inconsistent with the ancillary  
153 product manufacturer's instructions and therefore may have caused  
154 such product to have become adulterated, contaminated or  
155 compromised.

156 (e) Nothing in subsections (b) to (d), inclusive, of this section shall be  
157 construed to abrogate or in any way interfere with any agreement  
158 entered into by a health care provider or veterinary care provider prior  
159 to January 1, 2027.

160 (f) Any violation of the provisions of subsections (b) to (d), inclusive,  
161 of this section shall constitute an unfair or deceptive trade practice for  
162 the purposes of subsection (a) of section 42-110b of the general statutes

163 and shall be enforced solely by the Attorney General. The provisions of  
164 section 42-110g of the general statutes shall not apply to any such  
165 violation."

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2027</i>	New section