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New York State General Business Law §519-A Consumer Protection & Credit Card Risk Notification

Disclosure to all patients: On October 18, 2024, the New York State Department of Health issued guidance on the implementation of a new consumer protection law regarding credit card payments for health care services.

- i. Medical bills paid by credit card are no longer considered medical debt.
- ii. By paying with a credit card, patients are foregoing federal and state protections around medical debt.
- iii. Protections that patients must acknowledge foregoing include:
 - 1. Prohibitions against wage garnishment and property liens
 - 2. Prohibitions against reporting medical debt to credit bureaus
 - 3. Limitations on interest rates
- iv. Patients must affirmatively acknowledge forgoing these protections by paying with a credit card

Acknowledgement

I, _____ have read and understand the Consumer Protection & Credit Card Risk Notification, and I authorize for my credit card to be charged for services rendered on this, (Date) _____