



House of Representatives

General Assembly

File No. 232

February Session, 2026

Substitute House Bill No. 5127

House of Representatives, March 30, 2026

The Committee on General Law reported through REP. LEMAR of the 96th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

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

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) "Credit card" has the same meaning as provided in section 53a-
21 128a of the general statutes;

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

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

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

37 (10) "HUSKY Health" has the same meaning as provided in section
38 17b-290 of the general statutes;

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

42 (12) "Medical credit card" means any credit card that (A) is issued by

43 an issuer to the cardholder specifically to enable the cardholder to obtain
44 health care services or veterinary services on credit, and (B) enables the
45 cardholder to defer payments of interest or principal, or interest and
46 principal, or any portion thereof;

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

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

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

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

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

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

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

72 (A) Advertise, market, solicit, promote or offer any medical credit

73 card to a consumer, including, but not limited to, by using such
74 provider's name, brand or logo, or by allowing any other person to use
75 such provider's name, brand or logo, on any software or Internet web
76 site, or in close physical proximity to any quick response code, used to
77 advertise, market, solicit, promote or offer any medical credit card to
78 consumers;

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

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

92 (D) Charge a credit card, including, but not limited to, a medical
93 credit card, for the cost of a health care service or veterinary service, or
94 any portion of the cost of such service, before such service is provided
95 to the patient or animal receiving such service;

96 (E) Charge a credit card, including, but not limited to, a medical credit
97 card, for the cost of a health care service, or any portion of the cost of
98 such service, if the health care provider knows, or reasonably should
99 know, that (i) such service is a covered health benefit for the patient
100 receiving such service or is covered for such patient under Medicare or
101 HUSKY Health, or (ii) an alternative and medically necessary health
102 care service is available for the patient receiving such service as a
103 covered health benefit or under Medicare or HUSKY Health;

104 (F) Charge a credit card, including, but not limited to, a medical credit

105 card, for the cost of a veterinary service, or any portion of the cost of
106 such service, if the veterinary care provider knows, or reasonably
107 should know, that (i) such service is a covered veterinary benefit for the
108 animal receiving such service, or (ii) an alternative and medically
109 necessary veterinary service is available for the animal receiving such
110 service as a covered veterinary benefit; or

111 (G) Charge a credit card, including, but not limited to, a medical
112 credit card, for the cost of an ancillary product, or any portion of the cost
113 of such product, unless the consumer paying for the health care service
114 or veterinary service that is related to such product separately consents,
115 in writing, to purchase such product.

116 (2) The provisions of subdivision (1) of this subsection shall not be
117 construed to:

118 (A) Require a health care provider to delay or refrain from providing
119 a health care service to a patient for an emergency medical condition, as
120 defined in section 7-294pp of the general statutes;

121 (B) Require a veterinary care provider to delay or refrain from
122 providing a veterinary service to an animal for any condition that (i)
123 manifests itself by symptoms of sufficient severity, including, but not
124 limited to, severe pain, and (ii) in the absence of providing such service,
125 could reasonably be expected by a prudent layperson to (I) place the
126 health of the animal in serious jeopardy, (II) risk serious impairment of
127 any bodily function, or (III) risk serious dysfunction of any bodily organ
128 or other body part;

129 (C) Prohibit a health care provider or veterinary care provider from
130 collecting payment for any coinsurance, copayment, deductible or other
131 out-of-pocket expense made by way of a credit card, including, but not
132 limited to, a medical credit card, provided such provider is in
133 compliance with the provisions of subdivision (1) of this subsection; or

134 (D) Prohibit a health care provider or veterinary care provider from
135 disclosing financial information concerning a medical credit card to a

136 consumer, provided such disclosure:

137 (i) Is provided (I) in response to an unsolicited request made by the
138 consumer to such provider specifically for such financial information,
139 (II) in writing, (III) on a separate form, and (IV) in the primary language
140 in which such provider communicates with the consumer;

141 (ii) Discloses (I) that the medical credit card is issued by an issuer and
142 not such provider, and (II) the financial risks posed by the medical credit
143 card, including, but not limited to, the financial risks posed by any
144 deferred interest or principal or any penalty imposed for a late or missed
145 payment;

146 (iii) Includes an acknowledgment by the consumer that such
147 consumer received such disclosure in response to an unsolicited request
148 made by such consumer to such provider specifically for such financial
149 information; and

150 (iv) Is signed by the consumer.

151 (c) (1) On and after January 1, 2027, and except as provided in
152 subdivision (2) of this subsection, if any health care provider or
153 veterinary care provider sells any ancillary product to a consumer who
154 purchases such ancillary product with a credit card, including, but not
155 limited to, a medical credit card, such provider shall, during the thirty-
156 day period beginning on the date on which such ancillary product was
157 sold to such consumer:

158 (A) Allow the consumer to return such ancillary product to such
159 provider; and

160 (B) Refund the full purchase price of such ancillary product to such
161 consumer.

162 (2) The provisions of subdivision (1) of this subsection shall not be
163 construed to require any health care provider or veterinary care
164 provider to accept any returned ancillary product, or provide any
165 refund for any returned ancillary product, if:

166 (A) Such ancillary product was customized to an extent that would
167 preclude any individual or animal, other than the individual or animal
168 for whom such ancillary product was sold, from using such ancillary
169 product; or

170 (B) After such ancillary product was sold to the consumer who
171 purchased such ancillary product, such returned ancillary product was
172 (i) used, (ii) damaged, (iii) tampered with, or (iv) stored in a manner that
173 was inconsistent with the ancillary product manufacturer's instructions
174 and therefore may have caused such ancillary product to have become
175 adulterated, contaminated or compromised.

176 (d) Nothing in subsection (b) or (c) of this section shall be construed
177 to:

178 (1) Prohibit any health care provider or veterinary care provider from
179 displaying the name, brand or logo of a medical credit card for the
180 purpose of indicating that such provider accepts the medical credit card
181 as a form of payment, provided such name, brand or logo is displayed
182 in a size, location and format that is similar to the size, location and
183 format in which such provider displays the name, brand or logo of any
184 other credit card such provider accepts as a form of payment; or

185 (2) Abrogate or in any way interfere with any agreement entered into
186 by a health care provider or veterinary care provider prior to October 1,
187 2026.

188 (e) The Commissioner of Consumer Protection may adopt
189 regulations, in accordance with the provisions of chapter 54 of the
190 general statutes, to implement the provisions of subsections (b) to (d),
191 inclusive, of this section.

192 (f) Any violation of subsection (b) or (c) of this section shall constitute
193 an unfair or deceptive trade practice for the purposes of subsection (a)
194 of section 42-110b of the general statutes and shall be enforced solely by
195 the Attorney General. The provisions of section 42-110g of the general
196 statutes shall not apply to any such violation.

This act shall take effect as follows and shall amend the following sections:

Section 1	October 1, 2026	New section
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Statement of Legislative Commissioners:

In Subsecs. (b)(1) and (c)(1), "Beginning on" was changed to "On and after" for consistency with standard drafting conventions.

GL *Joint Favorable Subst.*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact: None

Municipal Impact: None

Explanation

The bill makes it an unfair trade practice enforced solely by the Office of the Attorney General for health care providers or veterinarians to offer medical credit cards resulting in no fiscal impact to the state because the OAG has the expertise and resources to meet the requirements of the bill.

The Out Years

State Impact: None

Municipal Impact: None

OLR Bill Analysis

sHB 5127

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

SUMMARY

Beginning January 1, 2027, this bill prohibits health care and veterinary care providers from:

1. promoting or offering to consumers medical credit cards;
2. receiving financial incentives or compensation related to promoting or offering a medical credit card to a consumer;
3. assisting consumers in getting a medical credit card;
4. charging a credit card, including a medical credit card, for a service, or any portion of its cost, before the service is provided or if the provider knows or reasonably should know (a) the service is covered by a patient's health or veterinary benefit plan, Medicare, or HUSKY Health, or (b) another medically necessary service is available and is covered by a patient's benefit plan, Medicare, or HUSKY Health; and
5. charging a credit card, including a medical credit card, for all or a portion of the cost of ancillary products unless the consumer paying for the related service specifically consents in writing to purchase the product (it also specifies a 30-day period for the return and refund of most ancillary products).

The bill applies to licensed (1) individuals, facilities, and institutions that provide health care services to patients and an entity's employees, agents, or independent contractors acting within the scope of their responsibilities and (2) veterinarians and their employees, agents, and

independent contractors acting within the scope of their responsibilities.

It defines a medical credit card as a credit card with an issuer who specifically enables the cardholder to use the card to get health care or veterinary services on credit with deferred payment of interest, principal, or both.

The bill specifies its requirements must not be interpreted to mean a:

1. health care provider can delay or prohibit caring for someone with an emergency medical condition or
2. veterinary provider can delay or prohibit caring for an animal when (a) the animal has serious symptoms and (b) a prudent person would expect that not providing the care would seriously jeopardize the animal's health, risk serious impairment to a bodily function, or risk serious dysfunction of a bodily organ or body part.

The bill does not affect agreements providers entered into before October 1, 2026.

Violations of the bill are Connecticut Unfair Trade Practices Act (CUTPA) violations that are enforceable by the attorney general, and not by private causes of action or class actions (see BACKGROUND).

EFFECTIVE DATE: October 1, 2026

PROHIBITIONS ON PROMOTION OR ASSISTANCE WITH MEDICAL CREDIT CARDS

Beginning January 1, 2027, the bill prohibits health and veterinary care providers from:

1. advertising, marketing, soliciting, promoting, or offering to consumers medical credit cards, including by using or allowing someone to use the provider's name, brand, or logo on software, a website, or near a quick response (QR) code used for these purposes;

2. receiving a financial incentive or compensation for these purposes;
3. helping a consumer get a medical credit card, including helping the consumer, or another person on the consumer's behalf, complete an application, submitting an application, or giving the consumer access to software, a website, or a QR code that can be used to get a medical credit card and has the provider's name, brand, or logo.

The bill does not prohibit providers from displaying a medical credit card's name, brand, or logo to show that the provider accepts the card as payment. This display's size, location, and format must be similar to that of other credit cards the provider accepts.

A QR code is a two-dimensional matrix barcode that consists of blocks arranged in a grid and may be read by an imaging device.

WHEN A PROVIDER CANNOT CHARGE A CARD

Beginning January 1, 2027, the bill prohibits health and veterinary care providers from charging a credit card, including a medical credit card for a medical or veterinary service, or any portion of its cost,

1. before the service is provided or
2. if the provider knows or reasonably should know (a) the service is covered by a patient's health or veterinary benefit plan, Medicare, or HUSKY Health, or (b) an alternative medically necessary service is available and is covered by a patient's benefit plan, Medicare, or HUSKY Health.

Health care and veterinary services are services and products provided to a patient by a health care provider, or to an animal by a veterinary care provider, within the provider's scope of practice. They include hospital, medical, surgical, dental, vision, and pharmaceutical services or products.

Permitted Charges

It does not prohibit charging a credit card to collect out-of-pocket expenses such as a copay, deductible, or coinsurance on a credit card, including a medical credit card, if the other conditions of the bill are met.

WHEN A PROVIDER CAN PROVIDE INFORMATION ABOUT A MEDICAL CREDIT CARD

The bill allows providers to give consumers financial information about a medical credit card in response to a consumer's unsolicited request for it. The information must:

1. be given separately and in writing using the primary language the provider uses with the consumer;
2. state that a card issuer provides the card and not the provider;
3. state the card's financial risks (for example, deferred interest or principal and late payment penalties); and
4. include the consumer's acknowledgement of receiving the information on request.

Also, the consumer must sign the information.

ANCILLARY PRODUCTS

Beginning January 1, 2027, the bill prohibits health and veterinary care providers from charging a credit card, including a medical credit card for any cost of an ancillary product unless the consumer paying for the service related to the product specifically consents in writing to purchase the product.

Beginning on this same date, the bill sets a 30-day return and refund period for ancillary products bought by consumers from providers using a credit card, including a medical credit card. This does not apply if the product (1) was customized in a way that would prevent another person or animal from using it or (2) after being sold to the consumer, was used, damaged, tampered with, or stored in a way not described in the manufacturer's instructions that may cause adulteration, contamination, or compromise.

The bill defines ancillary products as a product that is not a health care or veterinary service and is sold by the provider to a consumer who purchased a health care or veterinary service from the provider.

BACKGROUND

CUTPA

By law, CUTPA prohibits businesses from engaging in unfair and deceptive acts or practices. It allows the Department of Consumer Protection commissioner, under specified procedures, to issue regulations defining an unfair trade practice, investigate complaints, issue cease and desist orders, order restitution in cases involving less than \$10,000, impose civil penalties of up to \$5,000, enter into consent agreements, ask the attorney general to seek injunctive relief, and accept voluntary statements of compliance. It also allows individuals to sue. Courts may issue restraining orders; award actual and punitive damages, costs, and reasonable attorney’s fees; and impose civil penalties of up to \$5,000 for willful violations and up to \$25,000 for a restraining order violation.

COMMITTEE ACTION

General Law Committee

Joint Favorable Substitute

Yea 18 Nay 2 (03/11/2026)