



**Substitute House Bill No. 5127**

**Public Act No. 26-6**

**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:

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

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

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

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

(4) "Health care service" means any service or product, including, but

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not limited to, any hospital, medical, surgical, dental, vision or pharmaceutical service or product, provided to a patient in this state by a health care provider acting within such provider's scope of practice;

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

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

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

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

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

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

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

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

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

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

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

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

(E) While the consumer is in any area of a facility or institution that is used to provide any health care service or veterinary service, including, but not limited to, any examination room or operating room, unless (i) such facility or institution does not include an area that is separated from the areas of such facility or institution used to provide health care services or veterinary services, or (ii) if such consumer's animal or an animal under such consumer's care is receiving any veterinary service, relocating such consumer to an area that is separated from the areas of such facility or institution used to provide veterinary services would not, in the veterinary care provider's professional judgment, pose a risk of harm to such animal;

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

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

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

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

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

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

"THIRD-PARTY FINANCING DISCLOSURE

Any discussion of third-party financing involves a credit card, line of

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

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

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

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

(Consumer's signature)".

(2) No health care provider or veterinary care provider shall be required to provide the written disclosure required under subdivision (1) of this subsection in any instance in which such provider states that

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such provider accepts third-party financing as a form of payment but does not discuss the terms and conditions of such third-party financing.

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

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

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

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

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

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

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

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

Governor's Action:  
Approved May 7, 2026