**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.

1. Medical bills paid by credit card are no longer considered medical debt.
2. By paying with a credit card, patients are foregoing federal and state protections around medical debt.
3. 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) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_