STATE OF NEW YORK

427

2025-2026 Regular Sessions

IN ASSEMBLY

(Prefiled)

January 8, 2025

Introduced by M. of A. PAULIN -- read once and referred to the Committee on Consumer Affairs and Protection

AN ACT to amend the general business law, in relation to the definition of medical debt

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Subdivision (v) of section 380-a of the general business law, as amended by a chapter of the laws of 2024 amending the general business law and the public health law relating to the definition of medical debt, as proposed in legislative bills numbers S. 8373-A and A. 9438, is amended to read as follows:

(v) The term "medical debt" means any obligation or alleged obligation of a consumer to pay any amount whatsoever related to the receipt of health care services, products, or devices provided **to a person** by a hospital licensed under article twenty-eight of the public health law, a health care professional authorized under title eight of the education law, or an ambulance service certified under article thirty of the public health law. Medical debt does not include debt charged to a credit card unless the credit card is issued under an open-ended or closed-ended plan offered specifically for the payment of health care services, products, or devices provided to a person.

§ 2. This act shall take effect on the same date and in the same manner as a chapter of the laws of 2024 amending the general business law and the public health law relating to the definition of medical debt, as proposed in legislative bills numbers S. 8373-A and A. 9438, takes effect.

EXPLANATION--Matter in *italics* (underscored) is new; matter in brackets [-] is old law to be omitted.

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