

STATE OF NEW YORK

6375

2025-2026 Regular Sessions

IN SENATE

March 12, 2025

Introduced by Sen. RIVERA -- read twice and ordered printed, and when printed to be committed to the Committee on Health

AN ACT to amend the public health law, in relation to enacting the no blank checks for medical debt act

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

1 Section 1. Short title. This act shall be known and may be cited as
2 the "no blank checks for medical debt act".

3 § 2. The public health law is amended by adding a new section 2832 to
4 read as follows:

5 § 2832. Standardized patient financial liability forms. 1. Every
6 health care entity licensed under this article and every provider
7 licensed, certified or registered under article eight of the education
8 law to engage in the practice of medicine that wishes to obtain a
9 patient's consent for payment in advance of the provision of medical
10 services or supplies, including any associated fees or charges, shall
11 use a uniform patient financial liability form which shall be developed
12 by the superintendent of financial services in conjunction with the
13 commissioner. Any such form not signed by a patient or their legal
14 representative shall be prohibited and unenforceable. The uniform
15 patient financial liability form will disclose to the patient, their
16 legally responsible relative, or authorized representative a good faith
17 estimate of the patient's financial obligations to the entity or provid-
18 er in advance of the provision of services. The good faith estimate
19 shall specify whether the services, supplies, fees, or drugs are covered
20 by the patient's insurance on an in-network or out-of-network basis,
21 whether the care is a covered benefit, and the nature and amount of the
22 patient's projected financial liability to the entity or provider.

23 2. The standardized patient liability form shall prohibit the use of
24 language that requires patients to assume an unlimited or unspecified
25 amount of financial liability beyond the amount specified in the good

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

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1 faith estimate. A health care facility or provider may not condition the
2 provision of emergency care upon the signing of the standardized patient
3 financial liability form. A patient shall not be required to assume
4 financial liability for any medical services or supplies, including any
5 associated fees or charges, that are not disclosed on the form as a
6 condition of receiving medical services or supplies. Such form shall
7 require the simultaneous disclosure of any financial assistance avail-
8 able from the provider and the uniform hospital financial assistance
9 form if the provider is a general hospital licensed under this article.

10 3. The superintendent of financial services and the commissioner shall
11 develop and issue the uniform financial liability form within nine
12 months of the effective date of this section. The superintendent of
13 financial services and the commissioner shall make regulations that
14 require all third-party payors to share information, as deemed necessary
15 by such superintendent and commissioner, to entities and providers wish-
16 ing to use a financial liability form, which shall include but not be
17 limited to any deductibles or other cost-sharing requirements that the
18 patient is subject to.

19 4. Nothing in this section shall be construed to prohibit a provider
20 from billing a patient in accordance with applicable federal and state
21 law for services rendered.

22 5. The form shall be adopted and used under this section by all facil-
23 ities licensed under this article and all providers licensed, certified
24 or registered under article eight of the education law to engage in the
25 practice of medicine not later than sixty days after the superintendent
26 of financial services and the commissioner issue the form.

27 § 3. Section 18-c of the public health law, as added by section 4 of
28 part O of chapter 57 of the laws of 2024, is amended to read as follows:

29 § 18-c. Separate patient consent for treatment and payment for health
30 care services. Informed consent from a patient to provide any treatment,
31 procedure, examination or other direct health care services shall be
32 obtained separately from such patient's consent to pay for the services.
33 ~~[Consent to pay for any health care services by a patient shall not be~~
34 ~~given prior to the patient receiving such services and discussing treat-~~
35 ~~ment costs.]~~ For purposes of this section, "consent" means an action
36 which: (a) clearly and conspicuously communicates the individual's
37 authorization of an act or practice; (b) is made in the absence of any
38 mechanism in the user interface that has the purpose or substantial
39 effect of obscuring, subverting, or impairing decision-making or choice
40 to obtain consent; and (c) cannot be inferred from inaction.

41 § 4. This act shall take effect immediately.