

STATE OF NEW YORK

6375--A

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 -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

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. Section 18-c of the public health law, as added by section 4 of
4 part 0 of chapter 57 of the laws of 2024, is amended to read as follows:
5 § 18-c. Separate patient consent for treatment and payment for health
6 care services. Informed consent from a patient to provide any treatment,
7 procedure, examination or other direct health care services shall be
8 obtained separately from such patient's consent to pay for the services.
9 Any consent for payment shall be done utilizing a uniform form which
10 shall be developed by the superintendent of financial services in
11 conjunction with the commissioner. The standardized patient liability
12 form shall prohibit the use of language that requires patients to assume
13 an unlimited or unspecified amount of financial liability beyond an
14 amount specified in a good-faith estimate of the maximum total cost to
15 the patient. Any such form not signed by a patient or their legal repre-
16 sentative shall be prohibited and unenforceable. Consent to pay for any
17 non-emergency health care services by a patient shall not be given prior
18 to [~~the patient receiving such services and discussing~~] providing writ-
19 ten documentation of anticipated treatment costs and cost-sharing obli-
20 gations; provided that such cost-sharing obligations are known to the
21 health care provider. For purposes of this section, "consent" means an
22 action which: (a) clearly and conspicuously communicates the individ-
23 ual's authorization of an act or practice; (b) is made in the absence of

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

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1 any mechanism in the user interface that has the purpose or substantial
2 effect of obscuring, subverting, or impairing decision-making or choice
3 to obtain consent; and (c) cannot be inferred from inaction.
4 § 3. This act shall take effect immediately.