

Important Notice: Risks of Using a Credit Card for Medical Payments

Dear Patient,

New York State law requires that we inform you of the potential risks involved when using a credit card to pay for medical services.

Please review the following information before proceeding with your payment.

What You Should Know

1. When you pay for medical services using a credit card, your medical bill is classified as credit card debt rather than medical debt. This change means that by choosing this payment method, you forfeit specific protections normally available for medical debt.
2. By paying with a credit card, you are waiving certain federal and state protections which apply to medical debt and how a practice can seek to collect medical debt. This includes laws which prohibit healthcare providers from seeking to assert a lien on your primary residence or garnishing your wages in connection unpaid medical debt.
3. Medical debts under \$500 are generally excluded from credit reports, and paid medical debt is not reported to credit bureaus. However, these exclusions do not apply to credit card debt.
4. Unpaid medical debt typically appears on credit reports only after 12 months, providing time to resolve bills. This delay does not apply to unpaid credit card debt, which may be reported immediately.
5. Medical debt is subject to certain interest rate limits. However, credit card debt does not carry the same protections and may incur higher rates if unpaid over time.

By choosing to pay with a credit card, you acknowledge that you have read and understand the above risks, and you agree to proceed with this payment method.

You are voluntarily waiving the protections typically afforded to medical debt.