

State of Wisconsin



2025 Senate Bill 822

Date of enactment: April 2, 2026
Date of publication*: April 3, 2026

2025 WISCONSIN ACT 147

AN ACT to renumber and amend 146.905 (1); to amend 146.905 (2); to create 146.905 (1g) and 146.905 (3) of the statutes; relating to: allowing discounts for prompt payment of health care fees.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

SECTION 1. 146.905 (1) of the statutes is renumbered 146.905 (1r) and amended to read:

146.905 (1r) Except as provided in sub. (2), a health care provider, as defined in s. 146.81 (1) (a) to (p), that provides a service or a product to an individual with coverage under a disability insurance policy, as defined in s. 632.895 (1) (a), may not reduce or eliminate or offer to reduce or eliminate coinsurance or a deductible required under the terms of the disability insurance policy.

SECTION 2. 146.905 (1g) of the statutes is created to read:

146.905 (1g) In this section:

(a) "Disability insurance policy" has the meaning given in s. 632.895 (1) (a).

(b) "Health care provider" has the meaning given in s. 146.81 (1) (a) to (p).

SECTION 3. 146.905 (2) of the statutes is amended to read:

146.905 (2) Subsection ~~(1)~~ (1r) does not apply if payment of the total fee would impose an undue financial hardship on the individual receiving the service or product.

SECTION 4. 146.905 (3) of the statutes is created to read:

146.905 (3) (a) It is not a violation of sub. (1r) or s.

628.34 for a health care provider to discount a fee owed by an individual who is covered under a disability insurance policy if all of the following are satisfied:

1. The health care provider does all of the following:

a. Offers the discount for prompt payment for products or services but without regard to the issuer of the individual's disability insurance policy or the individual's reason for seeking the product or service for which the payment is being made.

b. Notifies the issuer of the disability insurance policy of the prompt payment discount policy of the health care provider by posting the most up-to-date version of the discount policy on the health care provider's website.

c. Provides a discount in an amount that bears a reasonable relationship to the amount that the health care provider avoids in collection costs by prompt payment and is no more than 15 percent of the fee owed.

2. The health care provider does not do any of the following:

a. Shift the cost of the discount to any other individual or payer.

b. Include the discount in a price reduction agreement with a 3rd-party payer, except as allowed under state or federal law.

c. Unless required by law, publicly advertise the discount. Merely posting a discount policy on a health care

* Section 991.11, WISCONSIN STATUTES: Effective date of acts. "Every act and every portion of an act enacted by the legislature over the governor's partial veto which does not expressly prescribe the time when it takes effect shall take effect on the day after its date of publication."

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provider's website pursuant to subd. 1. b. does not constitute a public advertisement under this subd. 2. c.

d. Provide the discount prior to the service being scheduled or outside of the health care provider's ordinary course of dealing with patients. Under this subd. 2. d., the ordinary course of dealing with patients includes when a patient registers for or schedules a service, a patient pays their cost-sharing amount, the health care provider sends a written statement to a patient by mail or electronic delivery, or financial arrangements are made between the health care provider and the patient.

(b) Nothing in par. (a) does any of the following:

1. Requires a health care provider to discount a fee owed by an individual who is covered under a disability insurance policy.
 2. Authorizes a discount that conflicts with federal law or regulation, including 42 USC 1320a-7a (a) (5) and 42 USC 1320a-7b (b).
 3. Supersedes the terms of a health care provider's contract with a disability insurance policy unless otherwise agreed by the parties to the contract.
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