



## 2025 ASSEMBLY BILL 351

July 8, 2025 - Introduced by Representatives MOSES, VANDERMEER, ARMSTRONG, BROOKS, DITTRICH, MURPHY, MURSAU, O'CONNOR and PENTERMAN, cosponsored by Senators CABRAL-GUEVARA, FEYEN, LARSON, NASS and WALL. Referred to Committee on Insurance.

- 1     **AN ACT** *to create* 632.872 of the statutes; **relating to:** virtual credit card
- 2             payments in health insurance policies.

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### ***Analysis by the Legislative Reference Bureau***

Under this bill, an insurer that offers a health insurance policy may not require a health care provider to accept payments under the health insurance policy via virtual credit card payment. The bill requires an insurer to inform a health care provider of the fees associated with any available payment methods and how to select a payment method other than virtual credit card payments before providing a payment via virtual credit card payment. The bill defines “virtual credit card payment” as an electronic funds transfer in which an insurer issues a single-use series of numbers that are associated with a payment, are chargeable to a predetermined dollar amount, and expire upon payment processing.

Additionally, under the bill, if an insurer transmits a payment to a health care provider in accordance with certain federal standards for transmitting electronic funds, the insurer may not charge a fee solely for the transmission, unless the provider has consented to the fee.

Health insurance policies are referred to in the bill as disability insurance policies.

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

**ASSEMBLY BILL 351****SECTION 1**

1       **SECTION 1.** 632.872 of the statutes is created to read:

2       **632.872 Restrictions relating to virtual credit card payments for**  
3       **disability insurance policies. (1) DEFINITIONS.** In this section:

4       (a) “Disability insurance policy” has the meaning given in s. 632.895 (1) (a).

5       (b) “Health care provider” has the meaning given in s. 146.81 (1).

6       (c) “Virtual credit card payment” means an electronic funds transfer in which  
7       an insurer, or a contracted vendor, issues a single-use series of numbers associated  
8       with payment for services performed by a health care provider and chargeable to a  
9       predetermined dollar amount, in which the health care provider is responsible for  
10      processing the payment through a credit card terminal or internet portal, and in  
11      which the single-use series of numbers expires upon payment processing. “Virtual  
12      credit card payment” does not include a payment in which a physical credit card is  
13      used.

14      **(2) METHOD OF PAYMENT.** (a) An insurer offering a disability insurance policy  
15      may not require a health care provider to accept payments under the disability  
16      insurance policy by virtual credit card payment.

17      (b) Beginning on the effective date of this paragraph .... [LRB inserts date], an  
18      insurer offering a disability insurance policy shall do all of the following before the  
19      first time the insurer provides a payment to a health care provider under the  
20      disability insurance policy via a virtual credit card payment:

21           1. Notify the health care provider of any fees associated with each payment  
22           method option available.

23           2. Inform the health care provider of the payment method options available

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1 and provide clear instructions to the health care provider for selecting a payment  
2 method other than virtual credit card payment.

3 (c) An insurer, or a contracted vendor, that transmits a payment to a health  
4 care provider under a disability insurance policy in accordance with the standards  
5 under 45 CFR 162.1602 may not charge a fee solely for the transmission of the  
6 payment to the health care provider unless the health care provider has consented  
7 to payment of the fee.

8 **(3) WAIVER PROHIBITED.** The requirements under sub. (2) may not be waived.  
9 Any provision of a contract contrary to sub. (2) is void and unenforceable.

10 **SECTION 2. Initial applicability.**

11 (1) The treatment of s. 632.872 (3) first applies to a contract that is entered  
12 into, renewed, or modified on the effective date of this subsection.

13 **(END)**