

their money back in a timeframe that reflects today's faster, more digital administrative processes, while preserving the same basic compliance framework providers already operate under.

- 2. Background.** Business and Professions Code Section 732 says that if a doctor or dentist gets paid twice for the same service, once by a patient and again by an insurance company or other third-party payer, they must return the extra payment. If the patient asks for a refund, the doctor or dentist must return the duplicate payment within 30 days. Even if the patient does not ask for a refund, the doctor or dentist still has a responsibility to fix the mistake. If, within 90 days, they know or reasonably should know that they received a duplicate payment, they must notify the patient and issue the refund within 30 days. However, if the patient prefers, they can ask the doctor or dentist to keep the amount as a credit on their account for future services instead of receiving a refund.

Duplicate payments often occur when a patient pays upfront for care, such as a copay, coinsurance estimate, or the full cost of a visit, but the doctor or dentist later receives payment for the same service from an insurer or other third-party payer. When BPC § 732 was enacted in the early 1990s, billing reconciliation and claims processing were largely manual. Today, most medical and dental practices rely on electronic health records, automated billing software, and even insurer remittance systems that quickly identify duplicate payments or credit balances. While not all providers utilize them, modern practice-management systems can generate credit-balance reports in real time, and electronic refunds can be processed quickly. The obligation to refund duplicate payments under BPC § 732 is still largely triggered by a patient request, meaning the consumer must first ask for the refund.

According to a 2025 report from the Public Policy Institute of California *Californians and Their Economic Well-Being*, affordability challenges across the state extend beyond housing and reflect widespread strain on household finances, as rising costs for essentials like food, health care, and everyday expenses continue to impact residents' ability to get ahead. The report finds that many Californians are experiencing real financial hardship, with three in ten reporting they cut back on food to save money, more than one in five delaying medical care or struggling to pay bills, and about one in five saying they would have difficulty covering a \$1,000 emergency expense. These findings underscore that affordability pressures are cumulative across multiple sectors of daily life, leaving many households "just getting by" or financially stressed despite being employed.

SUPPORT AND OPPOSITION:

Support:

None received

Opposition:

None received