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# Point-of-Sale Finance Series: Health Care Financing Compliance, Regulatory, and Privacy Pitfalls

## SPEAKERS

[Jason M. Cover](#) | [Brent T. Hoard](#) | [Erin S. Whaley](#) | [Taylor R. Gess](#)

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In this crossover episode of *The Consumer Finance Podcast* and *Payments Pros*, guest host Taylor Gess dives into the rapidly evolving world of point-of-sale financing for medical and dental procedures with Troutman Pepper Locke Partners Jason Cover, Brent Hoard, and Erin Whaley. They unpack how HIPAA, business associate relationships, and information-sharing structures can impact financing programs in clinical settings. They explore state-level trends in California, Illinois, and New York, including new restrictions on provider involvement in financing, promotional offers, and payments. The discussion also highlights emerging risks around website tracking technologies, payment portals, and wiretapping-style lawsuits targeting digital health and payment ecosystems. Listeners will come away with a practical framework for structuring medical and dental financing arrangements, managing disputes, and anticipating the next wave of state-level regulation and enforcement.

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