

SB2038 • Oklahoma

Health Insurance; prohibiting issue of outcomes with AI; requiring decisions to be made by provider; requiring disclosures. Emergency.

Introduced

Risk: Medium

Sector-Specific

Last Action (Feb 03, 2026): Second Reading referred to Business and Insurance

Summary

SB2038 prohibits AI in health insurance decisions, requires decisions by licensed providers, mandates specific disclosures, and includes an emergency clause for immediate effect.

Business Impact

If you use AI for health insurance decisions, you must switch to provider-based decisions immediately upon enactment.

Key Provisions

- Prohibits AI in health insurance decisions.
- Requires decisions to be made by licensed providers.
- Mandates specific disclosures for transparency.
- Includes an emergency clause for immediate effect.

Compliance Checklist

- Ensure all health insurance outcomes are determined by licensed healthcare providers. | Who: Health insurance companies and providers
- Implement disclosure practices regarding decision-making processes. | Who: Health insurance companies

Industries Affected

Insurance

Finance

Healthcare

Consumer
Protection

Health
Insurance

Healthcare
Providers

Topics

- AI Healthcare
- AI in Insurance
- AI Transparency

Bill Sponsors

Name	Party	Role
Howard		Primary
Kannady		Primary
Goodwin		Primary

Official Source

<https://www.oklegislature.gov/BillInfo.aspx?Bill=sb2038&Session;=2600>

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