

S10241 • New York

Relates to the use of artificial intelligence by insurers and clinical peer reviewers for utilization review; establishes additional notice requirements for adverse determinations.

Introduced

Risk: High

Comprehensive

Last Action (May 08, 2026): REFERRED TO INSURANCE

Summary

This bill mandates insurers to disclose the use of AI in utilization reviews and sets notice requirements for adverse determinations.

Business Impact

If you are an insurer using AI for utilization reviews, you must notify insureds and health care providers about AI usage by policy renewal or face penalties.

Key Provisions

- Insurers must notify insureds and providers about AI usage in utilization reviews.

Compliance Checklist

- Provide written notice about AI usage in utilization reviews | Who: Insurers | Penalty: Fines up to \$10,000 for willful violations
- Submit AI algorithms and training data to the superintendent | Who: Insurers | Penalty: License suspension or revocation

Industries Affected

Insurance

Healthcare

Topics

Bill Sponsors

Name	Party	Role
Michelle Hinchey	D	Sponsor

Related Bills

- A 11048 (NY)

Official Source

<https://www.nysenate.gov/legislation/bills/2025/S10241>

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