

HB1385 • Maryland

Health Insurance - Use of Artificial Intelligence - Human Evaluation

Introduced

Risk: Medium

Sector-Specific

Last Action (Feb 13, 2026): Hearing 3/12 at 1:00 p.m.

Summary

The bill mandates human evaluation by licensed health care professionals for audits and compliance reviews of AI tools used in health insurance utilization reviews.

Business Impact

If you use AI for health insurance utilization reviews, you must ensure human evaluation by licensed professionals by July 1, 2024, or face penalties.

Key Provisions

- Requires audits and compliance reviews of AI tools used in health insurance utilization reviews to include evaluations by licensed healthcare professionals for performance, use, and outcomes.
- Mandates that findings from evaluations be used for the review and revision of the AI tools, as specified in the bill.

Compliance Checklist

- Conduct audits of AI tools with human evaluations | Who: Health insurance providers | Penalty: Potential regulatory scrutiny
- Use evaluation findings to revise AI performance | Who: Health insurance providers | Penalty: Potential regulatory scrutiny

Industries Affected

Healthcare

Finance

Health Insurance

Healthcare
Technology

Technology

Topics

AI Healthcare

AI in Insurance

Bill Sponsors

Name	Party	Role
Barkley		Cosponsor
Howard		Primary
Lisanti		Cosponsor
Valderrama		Primary
Waldstreicher		Cosponsor
West		Cosponsor
Anderson (By Request - Baltimore City Administration)		Primary
Frederick County Delegation		Primary
Shoemaker		Primary
Feldmark		Primary
Miller		Primary
Baker		Primary

Official Source

<https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB1385?ys=2026RS>

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