

HB795 • Maryland

Health Insurance - Artificial Intelligence - Grievance Process and Reporting (AI Health Insurance Accountability Act of 2026)

Introduced

Risk: Medium

Sector-Specific

Last Action (Feb 23, 2026): Withdrawn by Sponsor

Summary

The bill mandates human review of grievances from AI-related adverse health insurance decisions, requires a model review process under certain circumstances, and mandates reporting of grievance details including nature and outcome.

Business Impact

If you operate a health insurance carrier in Maryland, you must implement human review of AI-related grievances by 2026 or face penalties.

Key Provisions

- Requires human review of grievances from AI-related adverse decisions.
- Mandates a model review process under certain circumstances.
- Mandates reporting of specific grievance information related to AI decisions, including the nature of the grievance and outcome.

Compliance Checklist

- Implement a human review process for AI-related grievances | Who: Health insurance carriers | Penalty: Potential regulatory scrutiny
- Report grievance data related to AI decisions | Who: Health insurance carriers | Penalty: Potential regulatory scrutiny

Industries Affected

Healthcare
Technology

Employment

Healthcare

Technology

Finance

Health
Insurance

Topics

AI Healthcare

AI in Insurance

Comprehensive AI

Bill Sponsors

Name	Party	Role
Branch and Glenn		Primary
Harford County Delegation		Primary
Malone and McComas		Primary
Wicomico County Delegation		Primary
Montgomery County Delegation		Primary
Bhandari		Primary
Luedtke		Primary
Vogel		Primary
Spiegel		Primary
Kaiser		Primary
Kaufman		Primary
Lehman		Primary

Roll Call Votes

Date	Description	Yea	Nay	Result
2025-03-15	On Third Reading	33	13	Passed
2025-02-22	On Third Reading	125	8	Passed

Official Source

<https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0795?ys=2026RS>

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