

AI USE IN HEALTH INSURANCE ACT

In Committee

Risk: Medium

Sector-Specific

Last Action (Jun 02, 2025): Senate Committee Amendment No. 1 Rule 3-9(a) / Re-referred to Assignments

Summary

The AI Use in Health Insurance Act regulates insurers' use of AI systems for adverse consumer outcomes, ensuring meaningful human review.

Business Impact

If you operate a health insurance business in Illinois, you must ensure AI decisions are reviewed by a qualified individual or face regulatory scrutiny.

Key Provisions

- Establishes oversight of AI systems used by insurers for adverse consumer outcomes.
- Prohibits adverse outcomes solely based on AI decisions without human review.
- Requires meaningful review of AI decisions by a qualified individual.
- Authorizes the Department of Insurance to adopt rules for disclosure of AI use.
- Makes a conforming change in the Illinois Administrative Procedure Act.

Compliance Checklist

- Ensure AI decisions are reviewed by a qualified individual with override authority. | Who: Health insurance issuers operating in Illinois. | Penalty: Regulatory scrutiny and potential penalties.
- Adopt disclosure standards for the use of AI systems. | Who: Health insurance issuers. | Penalty: Regulatory actions as determined by the Department.

Industries Affected

Healthcare
Technology

Finance

Healthcare

Health
Insurance

Consumer
Protection

Technology

Topics

AI Healthcare

AI in Insurance

AI Transparency

Comprehensive AI

Bill Sponsors

Name	Party	Role
Lou Lang		Primary
Rita Mayfield	Democratic	Primary
Lamont J. Robinson, Jr.		Cosponsor
Carol Ammons	Democratic	Cosponsor
Camille Y. Lilly	Democratic	Cosponsor
LaToya Greenwood		Cosponsor
Jehan Gordon-Booth	Democratic	Cosponsor
Sue Scherer	Democratic	Cosponsor
Marcus C. Evans, Jr.		Cosponsor
Justin Slaughter	Democratic	Cosponsor
Elizabeth Hernandez		Cosponsor
Arthur Turner		Cosponsor

Roll Call Votes

Date	Description	Yea	Nay	Result
2025-04-09	Third Reading	79	35	Passed
2025-04-08	Insurance, Amendment 1	10	4	Passed
2025-03-11	Insurance	11	6	Passed

Related Bills

- HB5918 (IL)
- SB1425 (IL)

Official Source

<https://www.ilga.gov/Legislation/BillStatus?DocNum=35&GAID;=18&DocTypeID;=HB&SessionID;=114&GA;=104>

Disclaimer: This document is generated by AI for informational purposes only. It does not constitute legal advice. Consult a qualified attorney for guidance specific to your situation. Information may not be fully up to date.