

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, authorizing the Department to adopt rules for disclosure standards.

Business Impact

If you use AI in health insurance, you must ensure oversight and accountability in decisions or face potential penalties.

Key Provisions

- Establishes regulatory oversight of AI systems used by health insurers.
- Prohibits adverse consumer outcomes solely from AI decisions.
- Requires meaningful human review of AI-generated decisions.
- Authorizes the Department to adopt rules for disclosure standards.
- Allows the Department to adopt emergency rules for implementation.

Compliance Checklist

- Ensure AI system decisions are reviewed by a qualified individual. | Who: Health insurance issuers | Penalty: Potential penalties for non-compliance
- Adopt policies for full disclosure of AI system usage. | Who: Health insurance issuers | Penalty: Potential penalties for non-compliance

Industries Affected

Healthcare

Consumer Protection

Technology

Health Insurance

Finance

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>

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