

# A01456 • New York

Provides for notice requirements where an insurer authorized to write accident and health insurance in this state, a corporation organized pursuant to article forty-three of this chapter, or a health maintenance organization certified pursuant to article forty-four of the public health law uses artificial intelligence-based algorithms in the utilization review process.

Introduced

Risk: Medium

Sector-Specific

Effective: Mar 10, 2025 | Last Action (Jan 07, 2026): referred to insurance

## Summary

The bill requires insurers, corporations, and health maintenance organizations using AI in utilization reviews to notify relevant parties about the AI's role.

## Business Impact

If you use AI in health insurance utilization reviews in New York, you must notify insureds and submit AI data by the effective date or face penalties.

## Key Provisions

- Insurers, corporations, and health maintenance organizations must notify relevant parties about the use of AI algorithms in utilization reviews, informing them about the AI's role.

## Compliance Checklist

- Notify insureds about the use of AI algorithms in utilization reviews. | Who: Insurers authorized to write accident and health insurance. | Penalty: Fines up to \$10,000 for willful violations.
- Submit AI algorithms and training data to the department. | Who: Insurers and health maintenance organizations. | Penalty: Fines and potential license suspension.

## Industries Affected

## Topics

AI Healthcare

AI in Insurance

## Bill Sponsors

Name	Party	Role
SANTABARBARA		Primary
ZEBROWSKI O		Primary
STIRPE		Cosponsor
BYRNE		Primary
Jeffrion Aubry		Primary
Jonathan Jacobson	Democratic	Cosponsor
Pamela J. Hunter	Democratic	Primary

## Related Bills

- A09149 (NY)

## Official Source

<https://www.nysenate.gov/legislation/bills/2025/A1456>

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