

# S0443 • South Carolina

## Health Claims & AI

Introduced

Risk: Medium

Amendment

Last Action (Mar 11, 2025): Referred to Committee on Banking and Insurance

## Summary

This bill mandates that a health care professional, as defined in Section 44-30-20, supervise and review healthcare coverage decisions made using automated decision-making tools.

## Business Impact

If you use AI for healthcare coverage decisions in South Carolina, you must have a licensed physician review those decisions or face potential legal issues.

## Key Provisions

- Requires a health care professional to supervise healthcare coverage decisions made using AI.
- Defines 'artificial intelligence' and 'automated decision-making tool'.
- Prohibits actions based solely on AI-derived decisions without human review.

## Compliance Checklist

- Ensure a licensed physician reviews AI-influenced healthcare coverage decisions. | Who: Healthcare providers and professionals. | Penalty: Potential legal challenges for non-compliance.

## Industries Affected

Insurance

Healthcare

## Topics

## Bill Sponsors

Name	Party	Role
Leatherman		Primary
Alexander		Primary
Young		Primary
Williams		Primary
Campsen		Primary
Corbin		Primary
McElveen		Primary
Garrett		Primary
Gambrell		Primary
Hutto		Primary
Cromer		Primary
Sabb		Primary

## Official Source

<https://www.scstatehouse.gov/billsearch.php?billnumbers=0443&session;=126&summary;=B>

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