

H0527 • Florida

Mandatory Human Reviews of Insurance Claim Denials

Dead

Risk: Medium

Comprehensive

Last Action (Mar 13, 2026): Died in Rules

Summary

House Bill 527, titled 'Mandatory Human Reviews of Insurance Claim Denials', mandates human review for insurance claim denials by workers' compensation carriers, insurers, and HMOs, prohibiting AI as

Business Impact

If you operate in insurance, you must ensure human reviews for claim denials and not rely solely on AI to avoid penalties.

Key Provisions

- Artificial intelligence systems and machine learning systems can assist in processing claims.
- Artificial intelligence or machine learning systems cannot be the sole basis for determining whether to deny or reduce a claim.
- Decisions to deny a claim or reduce a claim must be made by qualified human professionals.
- The Office of Insurance Regulation (OIR) is authorized to conduct market conduct examinations and investigations.

Industries Affected

Workers'
Compensation

Insurance

Finance

Healthcare

Employment

Topics

AI Healthcare

AI in Insurance

Related Bills

- S0202 (FL)
- S0794 (FL)
- H1555 (FL)

Official Source

<https://www.flsenate.gov/Session/Bill/2026/527>

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