

## AI USE IN HEALTH INSURANCE ACT

Unknown

Risk: Medium

Sector-Specific

### Summary

The AI Use in Health Insurance Act regulates AI in Illinois' health insurance, prohibiting adverse outcomes solely from AI, requiring human review, and mandating an AI systems program.

### Business Impact

If you use AI in health insurance in Illinois, you must comply with new regulations or face penalties.

### Key Provisions

- Prohibition on adverse consumer outcomes solely based on AI systems.
- Requirement for meaningful human review of AI-based decisions.
- Department of Insurance's authority to adopt rules and emergency rules.
- Insurers must comply with existing insurance laws and regulations.
- Department oversight includes review of AI systems in investigations.
- Insurers must comply with requests for information or documentation.
- Department inquiries can include questions about specific models or AI systems.
- Requirement for insurers to have an AI systems program for responsible use.

### Industries Affected

Health Insurance

### Topics

AI Healthcare

AI in Insurance

### Related Bills

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- SB1425 (IL)

## Official Source

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<https://www.ilga.gov/Legislation/BillStatus/FullText?LegDocId=199334&DocName;=10400SB1425&DocNum;=1425&DocTypeID;=SB&LegID;=159546&GAID;=18&SessionID;=114&SpecSess;=&Session;=>

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