

Mandatory Human Reviews of Insurance Claim Denials

Dead

Risk: Medium

Sector-Specific

Last Action (Jun 16, 2025): Died in Appropriations Committee on Agriculture, Environment, and General Government

Summary

This bill mandates that insurance claim denials be made by qualified human professionals, prohibiting sole reliance on AI or algorithms.

Business Impact

If you use AI to process insurance claims in Florida, you must ensure human review of denials or face potential regulatory consequences.

Key Provisions

- Insurers must have qualified human professionals make claim denial decisions.
- Prohibits the sole use of AI or algorithms for claim denials.
- Requires insurers to provide specific information in denial communications.

Compliance Checklist

- Ensure human review of all claim denials | Who: Insurance providers | Penalty: Potential regulatory scrutiny or penalties
- Include required information in denial communications | Who: Insurance providers | Penalty: Potential regulatory scrutiny or penalties

Industries Affected

Insurance

Topics

Related Bills

- S0202 (FL)
- H0527 (FL)
- H1555 (FL)

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