

S0794 • Florida

Mandatory Human Reviews of Insurance Claim Denials

Enacted

Risk: High

Comprehensive

Effective: Jan 01, 2026 | 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.

Business Impact

If you are an insurer in Florida, you must ensure that claim denials are made by qualified human professionals by January 1, 2026, or face regulatory scrutiny.

Key Provisions

- Financial Services Commission authorized to adopt rules

Industries Affected

Insurance

Finance

Topics

AI Healthcare

AI in Insurance

Bill Sponsors

Name	Party	Role
Banking and Insurance		Sponsor

Jennifer Bradley	R	Sponsor
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Roll Call Votes

Date	Description	Yea	Nay	Result
2025-03-25	Senate Banking and Insurance	9	0	Passed

Amendments

- Senate Committee Amendment #861188 — 2025-03-25 (Not Adopted)

Related Bills

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

Official Source

<https://www.flsenate.gov/Session/Bill/2025/794>

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