

HB 4536 • Michigan

Insurance: health insurers; use of artificial intelligence tools to make decisions regarding claims; prohibit. Amends 1956 PA 218 (MCL 500.100 - 500.8302) by adding sec. 3406ss.

Introduced

Risk: Medium

Amendment

Last Action (Mar 19, 2026): Re-referred To Committee On Communications And Technology

Summary

This bill prohibits health insurers in Michigan from using AI to make decisions regarding claims, but specific actions like modifying or delaying are not confirmed.

Business Impact

If you are a health insurer in Michigan, you must not use AI to make claim decisions or face potential legal consequences.

Key Provisions

- Prohibits health insurers from using AI to make decisions regarding claims.
- Does not specify penalties for non-compliance, which is an assumption due to lack of full bill text.
- Specific exceptions or definitions might exist in the full bill text.

Compliance Checklist

- Ensure no AI tools are used for claim decisions. | Who: Health insurers operating in Michigan. | Penalty: Potential legal consequences for non-compliance.

Industries Affected

Health Insurance

Finance

Healthcare

Topics

AI in Insurance

Bill Sponsors

Name	Party	Role
Carrie Rheingans	D	Sponsor
Betsy Coffia	D	Sponsor
Natalie Price	D	Sponsor
Erin Byrnes	D	Sponsor
Jason Morgan	D	Sponsor
Dylan Wegela	D	Sponsor
Penelope Tsernoglou	D	Sponsor
Kelly Breen	D	Sponsor
Stephanie Young	D	Sponsor
Jimmie Wilson	D	Sponsor
Sharon MacDonell	D	Sponsor

Related Bills

- HB 4537 (MI)

Official Source

<https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-4536>

Disclaimer: This document is generated by AI for informational purposes only. It does not constitute legal advice. Consult a qualified attorney for guidance specific to your situation. Information may not be fully up to date.