

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.

In Committee

Risk: Medium

Amendment

Last Action (Mar 19, 2026): re-referred to Committee on Communications and Technology

Summary

HB 4536 prohibits Michigan health insurers from using AI tools for claims decisions, adding section 3406ss to 1956 PA 218. The legislative process and timeline are not detailed.

Business Impact

If you use AI for health insurance claims, you must cease upon enactment or face unspecified consequences.

Key Provisions

- Prohibits health insurers from using AI tools for claims decisions under section 3406ss.
- Amends 1956 PA 218 by adding section 3406ss.

Compliance Checklist

- Cease the use of AI tools for claims decisions | Who: Health insurers operating in Michigan | Penalty: Regulatory penalties for non-compliance

Industries Affected

Finance

Health Insurance

Healthcare

Topics

Bill Sponsors

Name	Party	Role
Carrie Rheingans		Primary
Betsy Coffia		Cosponsor
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Related Bills

- [HB 4537 \(MI\)](#)

Official Source

<https://openstates.org/mi/bills/2025-2026/HB4536/>

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