

A 11048 • New York

Relates to the use of artificial intelligence by insurers and clinical peer reviewers for utilization review; establishes additional notice requirements for adverse determinations.

Introduced

Risk: High

Comprehensive

Last Action (Apr 24, 2026): referred to insurance

Summary

The bill mandates insurers to disclose AI use in utilization reviews and submit quality assurance testing results semiannually.

Business Impact

If you are an insurer using AI for utilization reviews, you must notify stakeholders and disclose algorithm details or face fines up to \$10,000 per violation.

Key Provisions

- Insurers must notify stakeholders about AI use in utilization reviews.
- Detailed disclosures about AI algorithms and data sets are required.
- Adverse determinations cannot be based solely on AI algorithms.
- Clinical peer reviewers must consider individual patient circumstances.
- Insurers must submit quality assurance testing results semiannually.
- Ongoing quality assurance testing of AI algorithms is mandated.

Compliance Checklist

- Notify insureds and healthcare providers about AI use | Who: Insurers | Penalty: Fines up to \$10,000 per violation
- Submit AI algorithms and training data sets to the superintendent | Who: Insurers | Penalty: License suspension or fines

Industries Affected

Insurance

Healthcare

Topics

AI Healthcare

Bill Sponsors

Name	Party	Role
David Weprin	D	Sponsor

Official Source

<https://www.nysenate.gov/legislation/bills/2025/A11048>

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