

A11048 • 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 addresses AI use in utilization reviews, but specific details about notifications and algorithm criteria require verification from the full bill text.

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

- Verification from the full bill text is needed for claims about AI algorithm notifications.
- Assertions about adverse determinations and clinical peer reviewers require confirmation from the bill text.
- Claims about algorithm criteria and quality assurance testing results need verification from the bill text.

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

Related Bills

- S10241 (NY)

Official Source

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

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