

# S 920 • South Carolina

## Health insurance

Unknown

Risk: Medium

Amendment

Last Action (May 06, 2026): Scrivener's error corrected

## Summary

Bill S 920 amends South Carolina law to regulate AI use in health insurance prior authorizations, requiring specific circumstance consideration, disclosures, and disciplinary actions.

## Business Impact

If you use AI for prior authorizations in SC, you must consider specific circumstances and disclose usage or face disciplinary actions.

## Key Provisions

- Health insurers must consider specific circumstances, including patient medical history and current health status, when using AI for prior authorizations (Article 25, Chapter 71, Title 38).
- Insurers are required to disclose AI usage, including its role and limitations, to enrollees (Article 25, Chapter 71, Title 38).
- Disciplinary actions, such as fines or suspension of licenses, may be enforced for violations (Article 25, Chapter 71, Title 38).

## Compliance Checklist

- Ensure AI usage complies with specified considerations for prior authorizations. | Who: Health insurers | Penalty: Disciplinary actions for non-compliance.
- Provide required disclosures to enrollees regarding AI use. | Who: Health insurers | Penalty: Disciplinary actions for non-compliance.

## Industries Affected

Healthcare

Finance

Consumer Protection

## Topics

- AI Healthcare
- AI in Insurance
- AI Transparency

## Bill Sponsors

Name	Party	Role
Leber		Primary
Blackmon		Primary
Devine		Primary

## Related Bills

- S0920 (SC)
- H5206 (SC)

## Official Source

<https://openstates.org/sc/bills/2025-2026/S920/>

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