

HB1382 • Tennessee

AN ACT to amend Tennessee Code Annotated, Title 8, Chapter 27; Title 56 and Title 71, relative to health insurance.

Introduced

Risk: Medium

Sector-Specific

Last Action (Feb 12, 2025): Assigned to s/c Insurance Subcommittee

Summary

HB1382 requires health insurance issuers using AI for utilization review to adhere to specific standards, including compliance with state laws.

Business Impact

If you use AI for health insurance reviews, ensure compliance with legal standards to avoid unfair claims practice violations.

Key Provisions

- Requires AI tools to base determinations on enrollee's clinical history and circumstances.
- Prohibits AI tools from making determinations solely on group datasets.
- Mandates compliance with state insurance laws.
- Prohibits discrimination and harm to enrollees.
- Requires disclosure of AI usage in policies and periodic review of AI performance.

Compliance Checklist

- Ensure compliance with AI usage requirements in utilization management. | Who: Health insurance issuers | Penalty: To be determined based on non-compliance provisions.

Industries Affected

Health Insurance

Healthcare

Healthcare Technology

Artificial Intelligence

Finance

Technology

Topics

AI Healthcare

AI in Insurance

Bill Sponsors

Name	Party	Role
Haile		Primary
Jernigan		Primary
Todd		Primary
Bailey		Primary
Williams		Primary
Harris		Primary
Ragan		Primary

Related Bills

- SB1261 (TN)
- HB1866 (TN)
- SB 1261 (TN)
- SB2010 (TN)

Official Source

<https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=HB1382&ga;=114>

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