

# SB2768 • Hawaii

## Relating To Health Care.

Introduced

Risk: High

Comprehensive

Last Action (Jan 30, 2026): Referred to HHS/LBT, CPN.

## Summary

The bill restricts AI use in health insurance reviews and mandates licensed provider reviews of adverse actions by carriers.

## Business Impact

If you operate in health insurance, you must comply with AI utilization review regulations by January 1, 2025, or face penalties.

## Key Provisions

- Mandates review of adverse actions taken by health carriers by licensed health care providers.

## Compliance Checklist

- Ensure AI decisions are based on individual medical histories and not solely on group datasets. | Who: Health carriers and utilization review organizations | Penalty: Potential fines or sanctions from the insurance commissioner
- Conduct independent reviews of all adverse actions by licensed health care providers. | Who: Health carriers | Penalty: Invalidation of adverse actions and potential regulatory penalties

## Industries Affected

Technology

Healthcare

Health Insurance

Finance

Healthcare  
Technology

## Topics

## Bill Sponsors

Name	Party	Role
GABBARD		Primary
Ihara		Primary
Riviere		Primary
Ruderman		Primary
Taniguchi		Primary
KOUCHI (Introduced by request of another party)		Primary
INOUYE		Primary
ACASIO		Primary
KEITH-AGARAN		Primary
LEE		Primary
MISALUCHA		Primary
SAN BUENAVENTURA		Primary

## Related Bills

- HB1787 (HI)

## Official Source

[https://www.capitol.hawaii.gov/session/measure\\_indiv.aspx?billtype=SB&billnumber;=2768&year;=2026](https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber;=2768&year;=2026)

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