

HB1787 • Hawaii

Relating To Health Care.

Introduced

Risk: High

Sector-Specific

Last Action (Jan 26, 2026): Referred to HLT, ECD, CPC, referral sheet 1

Summary

The bill mandates licensed provider reviews of specific adverse actions in health insurance utilization reviews involving AI, with guidelines on AI use.

Business Impact

If you operate in health insurance, you must ensure licensed provider reviews of AI-driven adverse actions by January 1, 2025, or face penalties.

Key Provisions

- Regulates AI in health insurance utilization reviews, ensuring human oversight for specific adverse actions.
- Requires licensed health care provider review of specific adverse actions within health insurance utilization reviews involving AI, algorithms, or other software tools, including denials or reductions in coverage.
- Includes specific restrictions on the use of AI, algorithms, or software tools in health insurance utilization reviews.

Compliance Checklist

- Ensure AI tools comply with specified determination criteria. | Who: Health carriers and utilization review organizations. | Penalty: Potential fines or sanctions from the insurance commissioner.
- Conduct independent reviews of adverse actions by licensed health care providers. | Who: Health carriers. | Penalty: Invalidation of adverse actions and potential regulatory penalties.

Industries Affected

Topics

AI Healthcare

AI in Insurance

Bill Sponsors

Name	Party	Role
SAIKI (Introduced by request of another party)		Primary
SAIKI		Primary
ONISHI		Primary
BELATTI		Primary
HOLT		Primary
MIZUNO		Primary
MORIKAWA		Primary
SAYAMA		Primary
TAKAYAMA		Primary
PERRUSO		Primary
AMATO		Primary
GANADEN		Primary

Related Bills

- SB2768 (HI)
- HB2922 (TX)

Official Source

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=HB&billnumber;=1787&year;=2026

Disclaimer: This document is generated by AI for informational purposes only. It does not constitute legal advice. Consult a qualified attorney for guidance specific to your situation. Information may not be fully up to date.