

S0920 • South Carolina

Health insurance

Introduced

Risk: Medium

Amendment

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

Summary

South Carolina's Bill S0920 requires health insurers to consider factors like bias and transparency when using AI, mandates disclosures about AI usage to enrollees, and details disciplinary actions such as fines or license suspensions for violations.

Business Impact

If you use AI for prior authorizations, you must disclose this to enrollees or face disciplinary actions.

Key Provisions

- Health insurers must consider factors like bias, accuracy, and transparency when using AI for prior authorizations (Article 25, Chapter 71, Title 38).
- The bill provides for disciplinary actions such as fines or license suspensions for violations, with required disclosures to enrollees about AI usage.

Compliance Checklist

- Consider enrollee's medical history and clinical circumstances in AI decisions | Who: Health insurers | Penalty: Potential disciplinary actions for violations
- Certify AI compliance to the Department of Insurance annually | Who: Health insurers | Penalty: Hearing and corrective measures for non-compliance
- Disclose AI usage to enrollees | Who: Health insurers | Penalty: Potential disciplinary actions for violations

Industries Affected

Healthcare

Finance

Consumer Protection

Topics

AI Healthcare

AI in Insurance

AI Transparency

Bill Sponsors

Name	Party	Role
Matthew Leber	R	Sponsor
Allen Blackmon	R	Sponsor
Tameika Devine	D	Sponsor

Related Bills

- H5206 (SC)
- S 920 (SC)

Official Source

<https://www.scstatehouse.gov/billsearch.php?billnumbers=0920&session;=126&summary;=B>

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