

HB697 • Maryland

Health Insurance - Artificial Intelligence, Adverse Decisions, and Grievances - Reporting Requirements

Introduced

Risk: Medium

Sector-Specific

Last Action (Feb 17, 2025): Withdrawn by Sponsor

Summary

The bill mandates health insurance carriers to submit quarterly reports on their use of AI, altering existing reporting requirements for adverse decisions and grievances.

Business Impact

If you operate a health insurance carrier in Maryland, you must report your AI usage and adverse decisions quarterly or face regulatory penalties.

Key Provisions

- Health insurance carriers must submit quarterly reports on AI usage.
- Reports must include information on adverse decisions related to AI.
- Grievances arising from AI decisions must also be reported.
- Reports are to be submitted to the Maryland Insurance Commissioner.
- The bill alters existing reporting requirements for adverse decisions.
- It aims to enhance transparency in the use of AI in health insurance.

Compliance Checklist

- Submit quarterly reports on AI usage and adverse decisions | Who: Health insurance carriers | Penalty: Potential regulatory penalties for non-compliance

Industries Affected

Technology

Consumer Protection

Finance

Healthcare

Health Insurance

Topics

AI Healthcare

AI in Insurance

Automated Decision-Making

Bill Sponsors

Name	Party	Role
Jamila Woods	D	Sponsor
Gabriel Acevero	D	Sponsor
Tiffany Alston	D	Sponsor
Frank Conaway	D	Sponsor
Charlotte Crutchfield	D	Sponsor
Jeff Ghrist	R	Sponsor
Marvin Holmes	D	Sponsor
Julian Ivey	D	Sponsor
Anne Kaiser	D	Sponsor
Aaron Kaufman	D	Sponsor
Robbyn Lewis	D	Sponsor
Jeffrie Long	D	Sponsor

Official Source

<https://mgaleg.maryland.gov/mgaweb/Legislation/Details/HB0697?ys=2025RS>

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.