

S07896 • New York

Prescribes requirements and safeguards for the use of an artificial intelligence, algorithm, or other software tool for the purpose of utilization review for health and accident insurance.

Introduced

Risk: Medium

Comprehensive

Last Action (Jan 07, 2026): REFERRED TO HEALTH

Summary

The bill mandates transparency and accountability in AI use for utilization reviews in New York, requiring insurers to comply with new standards and altering healthcare provider processes.

Business Impact

If you operate in health insurance in New York, you must implement AI safeguards by January 1, 2025, or face penalties.

Key Provisions

- Ensures transparency by requiring documentation of AI decision-making.
- Holds insurers accountable through regular audits and compliance with new standards.
- Alters healthcare provider review processes with detailed reporting requirements.

Industries Affected

Healthcare

Health Insurance

Technology

Finance

Topics

AI Healthcare

AI in Insurance

Bill Sponsors

Name	Party	Role
AVELLA		Primary
MONTGOMERY		Cosponsor
MARTINEZ		Primary
Kevin S. Parker	Democratic/Working Families	Primary
Joseph P. Addabbo Jr.		Cosponsor
Jamaal Bailey	Democratic/Working Families	Cosponsor
Cordell Cleare	Democratic	Cosponsor
Timothy M. Kennedy		Cosponsor
Roxanne J. Persaud	Democratic	Cosponsor
CLEARE		Primary
Kristen Gonzalez	Democratic/Working Families	Primary

Related Bills

- [A08556 \(NY\)](#)

Official Source

<https://www.nysenate.gov/legislation/bills/2025/S7896>

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