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## Legislative Impact Statement

To: Senator Gu, Chair

From: Emily Song, GCD Policy Fellow 2026

Re: 26 SENATE 2010 AN ACT RELATING TO INSURANCE -- THE TRANSPARENCY AND ACCOUNTABILITY IN ARTIFICIAL INTELLIGENCE USE BY HEALTH INSURERS TO MANAGE COVERAGE AND CLAIMS ACT

Tuesday, March 24, 2026

The Governor's Commission on Disabilities' Legislation Committee has developed a Legislative Impact Statement on the bill listed below. The Commission would be pleased to present testimony to the committee. Please contact me (462-0110) if testimony is desired or for additional information.

By Senator Ujifusa

Establishes regulations for the use of artificial intelligence (AI) by health insurers to ensure transparency, accountability, and compliance with state and federal requirements. Specifically requires insurers to disclose and precisely explain the involvement of AI in coverage and claims management. Any non-administrative adverse benefit determination made by AI should be reviewed by a licensed professional.

### **Legislation Committee finds this bill Beneficial.**

With the recent rise in the use of AI by insurers, it is crucial to recognize its key limitations. In the process of mass data collection, AI systems can struggle to understand complex medical records, which often contain incomplete or inaccurate information. AI can also find patterns that aren't actually meaningful, which can lead to incorrect predictions about a patient's needs. This leads to making biased responses toward particular populations based on race, gender, and age group ( <https://pmc.ncbi.nlm.nih.gov/articles/PMC9908503/#Sec2> ). Considering that coverage and claims management are factors that can significantly impact the quality of a patient's health care, these errors should be eliminated by restricting the use of AI by insurers. The bill still allows AI to help with administrative tasks, specifically administrative adverse benefit determinations made by insurers, such as processing paperwork and organizing claims. AI can handle repetitive tasks quickly and accurately, which can reduce delays and free staff to focus on complex cases ( <https://www.utsa.edu/pace/news/ai-medical-administrative->

assistant-roles.html ). This allows staff to allocate time to higher-priority tasks and accelerate the often slow and inaccurate claims management process. Regulating the use of AI in coverage and claims management by insurers ensures full disclosure and transparency for the patients and will result in better health outcomes. Boundaries around administrative and non-administrative adverse benefit determinations must be clearly outlined to guide insurers and their staff to fully comply with state and federal requirements moving forward.

Rico Vota, Governor's Office of Legislative Affairs