



documents relevant to any artificial intelligence or automated decision systems used in the utilization review or determination process.

Effective August 1, 2026.

(Amends R.S. 22:1260.44(E)(2); adds R.S. 22:1260.49 and 2401(4))

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Define "automated decision systems".
2. Regulate the use of automated decision systems by health insurance issuers.
3. Require a licensed physician to sign any adverse determination.
4. Require disclosure when an artificial intelligence or automated decision system was used in any part of a coverage determination or utilization review.
5. Invalidate an adverse determination in which an artificial intelligence or an automated decision system materially contributed to the determination unless the health insurance issuer demonstrates the determination was independently reached.
6. Allow the commissioner to inspect and audit the artificial intelligence or automated decision system for compliance and require the health insurance issuer to disclose certain information.
7. Allow the commissioner to require an independent review paid for by the health insurance issuer.
8. Make proposed law applicable to policies issued after Jan. 1, 2027.
9. Make technical changes.