

Bill Summary
2nd Session of the 60th Legislature

Bill No.:	SB 2038
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Request No.	3029
Author:	Sen. Goodwin
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Bill Analysis

SB 2038 requires licensed health care professionals to issue any final adverse consumer outcome issued by a health insurance issuer. Adverse consumer outcomes may not arise from any decision that results from the use or application of any AI system unless such a decision was reviewed by a relevant licensed health care professional. The measure prohibits any insurer from issuing a final adverse decision without consulting the claimant's provider on medical necessity. The measure authorizes the Insurance Commissioner to investigate and review the development, investigation, and use of AI systems necessary to ensure compliance. Violators shall be subject to a \$10,000.00 fine per violation.

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