

STATE OF NEW HAMPSHIRE

SENATE

REPORT OF THE COMMITTEE
FOR THE CONSENT CALENDAR

Wednesday, April 29, 2026

THE COMMITTEE ON Commerce

to which was referred **HB 1406**

AN ACT

relative to health carrier recordkeeping requirements in utilization review, including specifications regarding the use of artificial intelligence.

Having considered the same, the committee recommends that the Bill

IS INEXPEDIENT TO LEGISLATE

BY A VOTE OF: 4-1

Senator Denise Ricciardi
For the Committee

This bill would have added specific requirements for when AI can be used in medical situations. Insurance carriers do not use AI to deny claims; instead, it is used to detect fraud, waste, and abuse. When a clinical judgment has been made, it must be signed off by a human. The Insurance Department has already established regulatory guardrails around the use of AI. They are also in the process of updating their INS 2000 and INS 1300 rules related to utilization review and claim processing, respectively.

Aaron Jones 271-2609

FOR THE CONSENT CALENDAR

COMMERCE

HB 1406, relative to health carrier recordkeeping requirements in utilization review, including specifications regarding the use of artificial intelligence.

Inexpedient to Legislate, Vote 4-1.

Senator Denise Ricciardi for the committee.

This bill would have added specific requirements for when AI can be used in medical situations. Insurance carriers do not use AI to deny claims; instead, it is used to detect fraud, waste, and abuse. When a clinical judgment has been made, it must be signed off by a human. The Insurance Department has already established regulatory guardrails around the use of AI. They are also in the process of updating their INS 2000 and INS 1300 rules related to utilization review and claim processing, respectively.