

House Engrossed

claims; prior authorization; conduct

State of Arizona  
House of Representatives  
Fifty-seventh Legislature  
First Regular Session  
2025

# **HOUSE BILL 2175**

AN ACT

AMENDING TITLE 20, CHAPTER 20, ARTICLE 1, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-3103; RELATING TO HEALTH CARE INSURANCE CLAIMS.

(TEXT OF BILL BEGINS ON NEXT PAGE)

1 Be it enacted by the Legislature of the State of Arizona:  
2       Section 1. Title 20, chapter 20, article 1, Arizona Revised  
3 Statutes, is amended by adding section 20-3103, to read:

20-3103. Denial of claims or prior authorization; health care provider review; unprofessional conduct; definition

7       A. ARTIFICIAL INTELLIGENCE MAY NOT BE USED TO DENY A CLAIM OR A  
8 PRIOR AUTHORIZATION FOR MEDICAL NECESSITY, EXPERIMENTAL STATUS OR ANY  
9 OTHER REASON THAT INVOLVES THE USE OF MEDICAL JUDGMENT.

10 B. A HEALTH CARE PROVIDER SHALL INDIVIDUALLY REVIEW EACH CLAIM OR  
11 PRIOR AUTHORIZATION THAT INVOLVES MEDICAL NECESSITY, EXPERIMENTAL STATUS  
12 OR THAT REQUIRES THE USE OF MEDICAL JUDGMENT BEFORE A HEALTH CARE INSURER  
13 MAY DENY A CLAIM OR A PRIOR AUTHORIZATION.

14 C. A HEALTH CARE PROVIDER THAT DENIES A CLAIM OR A PRIOR  
15 AUTHORIZATION WITHOUT AN INDIVIDUAL REVIEW OF THE CLAIM OR PRIOR  
16 AUTHORIZATION COMMITS AN ACT OF UNPROFESSIONAL CONDUCT.

D. FOR THE PURPOSES OF THIS SECTION, "HEALTH CARE PROVIDER" MEANS A PERSON WHO IS CERTIFIED OR LICENSED PURSUANT TO TITLE 32, CHAPTER 7, 8, 11, 13, 14, 15, 15.1, 16, 17, 18, 19, 19.1, 21, 25, 28, 29, 33, 34, 35, 39, 41 OR 42, TITLE 36, CHAPTER 4, ARTICLE 6, TITLE 36, CHAPTER 6, ARTICLE 7 OR TITLE 36, CHAPTER 17 OR WHO HOLDS A SIMILAR LICENSE IN ANOTHER STATE.