

The Use of Artificial Intelligence in Health Care

2026 Legislative Council Study Committee

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WHAT WE'LL COVER TODAY



AI governance



AI in claims utilization
management



Core legislative
principles

AI Governance

AI VISION



Delta Dental of Wisconsin will adopt Artificial Intelligence in a responsible, value-driven manner to simplify experiences, improve oral health outcomes, strengthen operational resilience, and empower our people—while protecting trust, privacy, and regulatory integrity.

AI STRATEGIC PILLARS



Customer and
Provider
Experience



Clinical & Oral
Health
Outcomes



Operational
Excellence
& Cost
Stewardship



Workplace
Enablement



Trust,
Governance &
Compliance

TWO POLICIES, ONE GOAL:

Delta Dental of Wisconsin has put deep consideration into AI governance.

Two policies work together to keep us innovative *and* responsible.

Generative AI Policy

Governs **business tools** like ChatGPT, Zoom AI, and other day-to-day assistants used in everyday work.

Non-Generative AI Policy

Governs **operational use**: predictive models, decision-support systems, and tools embedded in core business processes.

Protect Sensitive Data

Sensitive data and protected health information must be masked or de-identified. No exceptions.

Review Every Output

AI can be confidently wrong. Every work product is reviewed and approved by a human before it's used.

Humans Stay Responsible

AI doesn't own the work — we do. Accountability for AI-assisted decisions rests with us.

AI in Claims Utilization Management

OUR PROCESS



Screening tool

We use AI as a screening tool to help identify claims that may require additional clinical review based on the information submitted.



Licensed Dental Consultants

A licensed dental consultant reviews the clinical information, supporting documentation, and applicable clinical criteria before making an independent professional determination.



Licensed Dentist

Claims flagged as not meeting clinical criteria are reviewed by a licensed dentist for a final decision. No claims are denied by AI.

Core Legislative Principles



CORE LEGISLATIVE PRINCIPLES

- ✓ Human accountability for final health care coverage decisions
- ✓ Prioritize governance, accountability and risk management frameworks
- ✓ Reasonable transparency and disclosure when using AI
- ✓ Promote fair and responsible AI use that is flexible and adaptable as the landscape changes



CORE LEGISLATIVE PRINCIPLES



Focus on what's unique for insurance operations - don't hold insurance companies to a different standard for normal course of business



Ensure the definition of “artificial intelligence” is reflective of the regulatory intent



Encourage consistency and coordination across State and Federal regulatory environments