



March 31, 2025

House Health and Human Services Committee
82 Smith Street
Providence, RI 02903

RE: Please Support HB 5172- The Transparency and Accountability in Artificial Intelligence Use by Health Insurers to Manage Coverage and Claims Act.

Dear Members of the House Health and Human Services Committee,

I am writing on behalf of the Emergency Department Practice Management Association (EDPMA) to express our strong support for House Bill 5172, which seeks to implement essential reforms and oversight for insurers utilizing artificial intelligence (AI) in clinical decision-making processes.

EDPMA's membership includes emergency medicine physician groups of all ownership models and sizes, as well as billing, coding, and other professional support organizations that assist healthcare providers in our nation's emergency departments. Together, EDPMA's members deliver or directly support health care for about half of the 146 million patients that visit U.S. emergency departments each year.

Recent lawsuits, including those against UnitedHealth, Cigna, and Humana regarding their use of AI, have raised serious concerns about the impact of AI on patient care. For instance, a lawsuit filed last year against UnitedHealth alleges that 90% of the algorithm's recommendations are reversed on appeal, highlighting a fundamental flaw in relying solely on technology to determine medical necessity. Another alleges that Cigna denied more than 300,000 claims in a two-month period, which amounts to about 1.2 seconds for each physician-reviewed claim.¹

Such instances underline the critical need for robust human oversight within the healthcare system. We commend House Bill 5172 for its clear stipulation that adverse determinations must be reviewed by licensed healthcare professionals who are qualified in the appropriate specialties, free from conflicts of interest, and capable of reversing decisions based on their clinical judgment. This provision ensures that patient care is prioritized and that technological tools are used appropriately, complementing, rather than replacing, the expertise of medical professionals.

¹ <https://www.theguardian.com/us-news/2025/jan/25/health-insurers-ai>

Moreover, from the patient perspective, the concern is often less about the impact on their treatment and more about viewing certain services as non-covered. If patients believe that AI-driven decisions could result in denied claims for necessary procedures, such as life-saving interventions or critical evaluations, they may hesitate to visit an emergency department when facing urgent medical issues. This apprehension can result in delayed care, worsening health outcomes, and increased stress for patients who might be experiencing serious medical conditions.

In an era where AI is becoming increasingly prevalent in healthcare, it is imperative to safeguard the rights of both patients and providers. We believe that House Bill 5172 will not only enhance the quality of care but also instill greater accountability in the use of technology within the insurance industry.

We urge the committee to support House Bill 5172 and help pave the way for a more equitable and thoroughly reviewed process for patient care decisions. Thank you for considering our views on this critical matter.

Sincerely,

Andrea Brault

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Chair
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