



To: House Health & Human Services Committee
From: Karen Malcolm, Protect Our Healthcare Coalition (email: protectrihealth@gmail.com)
Date: April 1, 2025
Re: **SUPPORT H5172** – To promote transparency and accountability in the use of AI by health insurers

The Protect Our HealthCare Coalition is a group of leading Rhode Island non-profits and consumer groups with a goal to protect, improve, and expand equitable access to quality, person-centered, affordable health care for all. The Coalition **supports House Bill 5172**, which will promote transparency and accountability in the use of artificial intelligence by health insurers. This bill will provide needed oversight to prevent patients from harm.

A recent [Health Affairs](#) review of the use of artificial intelligence by health insurance companies highlights that while, “Proponents of AI use in coverage decisions note that well implemented AI can reduce administrative overhead, make the process faster, make decisions more consistent across patients, and reduce costs by limiting human labor,” there is **‘not so good news’ that demands the need for ‘regulators to step up oversight.’**¹

In the Health Affairs review, they report that, “improperly implemented AI (without accurate clinical criteria and appropriate human review) for coverage decision making, including prior authorization, can seriously harm patients because **AI tools are only as accurate as the data and algorithm inputs going into them.**” One danger of particular note includes AI replication and exacerbation of bias against marginalized communities. In a recent survey by the AMA, physicians report that AI increases prior authorization denials, noting that **“Using AI-enabled tools to automatically deny more and more needed care is not the reform of prior authorization physicians and patients are calling for.”**²

House bill 5172 would require reasonable transparency by insurers when implementing AI technology in prior authorization determinations and would require that adverse determinations be reviewed by a qualified licensed professional. This follows the recommendation that **AI augment, not remove humans from patient care, coverage, or treatment.**

We urge your support. Thank you.

Protect Our Healthcare Coalition partners include: Economic Progress Institute, RIPIN, Mental Health Association RI, RI Health Center Association, Latino Policy Institute, Central Providence Opportunities: A Health Equity Zone (CPO-HEZ), United Way of Rhode Island, Senior Agenda Coalition RI, RI Medical Society, Planned Parenthood of Southern New England, SEIU Rhode Island Council, American Cancer Society Cancer Action Network, Leukemia/Lymphoma Society, RI Coalition for the Homeless, Rhode Island Working Families Party, Mental Health Recovery Coalition, RI Community Food Bank, RI Psychological Association, Substance Use & Mental Health Leadership Council, Rhode Island Coalition for Children and Families, HousingWorks RI, Rhode Island Organizing Project (RIOP), National Association of Social Workers RI Chapter, The Womxn Project, Advocates for Better Care

¹ <https://www.healthaffairs.org/content/forefront/ai-and-health-insurance-prior-authorization-regulators-need-step-up-oversight#:~:>

² <https://www.ama-assn.org/press-center/press-releases/physicians-concerned-ai-increases-prior-authorization-denials>