



A Beacon for RI's Aging Community

DATE: April 8, 2025

TO: The Honorable Susan Donovan, Chair
Members, House Health and Human Services Committee

FROM: Carol Costa, Executive Director
Senior Agenda Coalition of RI (SACRI)

RE: Support for H5172

The Senior Agenda Coalition of RI (SACRI) is pleased to support H5172, THE TRANSPARENCY AND ACCOUNTABILITY IN ARTIFICIAL INTELLIGENCE USE BY HEALTH INSURERS TO MANAGE COVERAGE AND CLAIMS ACT sponsored by Representatives Donovan, Speakman, Potter, Bennett, Giraldo, Stewart, Fogarty, Handy, McGaw and Morales.

SACRI'S mission is to mobilize people to implement an agenda that improves the quality of life of older Rhode Islanders and adults with disabilities. We accomplish this through *community organizing, public education, advocacy, and legislative action*. In thinking about improving *quality of life* issues related to healthcare rank as one of SACRI's top priorities.

H5172 promotes transparency and accountability in the use of artificial intelligence by health insurers in an effort to prevent such technology from causing harm to patients. It requires reasonable transparency by insurers when using AI technology to determine prior authorizations and, importantly, for adverse determinations to be reviewed by a qualified licensed health professional.

In recent years, as insurers have increased the use of proprietary algorithms to approve medical care and treatments, denials have increased. Denials of prior authorization requests have particularly increased for patients covered by Medicare Advantage plans. A U.S. Senate report¹ argued that this denial uptick is intentional to boost profits by targeting costly yet critical stays in post-acute care facilities, services needed by many older adults following acute care hospitalizations.

While the use of AI in healthcare has the potential to improve patient care and reduce provider administrative burden, it must be done in a way that protects patient privacy, avoids adverse outcomes for patients and provides clear information about the process and timelines to make an appeal. I respectfully ask you to consider SACRI's support for H5172 and to consider including requirements for the appeal process.

1. <https://www.blumenthal.senate.gov/newsroom/press/release/senate-permanent-subcommittee-on-investigations-releases-majority-staff-report-exposing-medicare-advantage-insurers-refusal-of-care-for-vulnerable-seniors>