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February 11, 2025

Delegate Joseline A. Pena-Melnyk, Chair
Delegate Bonnie Cullison, Vice Chair
House Health and Government Operations Committee
240 Taylor House Office Building
241 Taylor House Office Building
Annapolis, Maryland 21401

Dear Chair Pena-Melnyk, Vice Chair Cullison, and Members of the Committee:

**RE: HB 820 Health Insurance – Utilization Review – Use of Artificial Intelligence
Position: SUPPORT**

Dear Chair, Vice-Chair and Members of the Committee:

The Maryland Psychological Association, (MPA), which represents over 1,000 doctoral level psychologists throughout the state, asks the Senate Finance Committee to **FAVORABLY report on HB 820.**

We are writing to ask the Committee to issue a Favorable Report on HB 820, which would require insurance companies to report to the Maryland Insurance Commissioner whether they use artificial intelligence, algorithms, or other software tools to make adverse decisions. This legislation is essential to ensure transparency and accountability in the decision-making processes of insurance companies. The use of AI and automated tools in determining coverage and claims decisions can introduce biases and reduce the ability for individualized assessments. By mandating disclosure of these practices, the bill will enable regulatory oversight to protect consumers from potentially unfair or discriminatory outcomes. Supporting this legislation will help safeguard the integrity of the insurance industry and promote fair treatment for all policyholders in Maryland.

We urge the Committee to issue a **Favorable report on HB 820**. If we can be of any further assistance, please do not hesitate to contact MPA's Legislative Chair, Dr. Stephanie Wolf, JD, Ph.D. at mpalegislativcommittee@gmail.com.

Respectfully submitted,

David Goode-Cross, Ph.D.
David Goode-Cross, Ph.D.
President

Stephanie Wolf, JD, Ph.D.
Stephanie Wolf, JD, Ph.D.
Chair, MPA Legislative Committee

cc: Richard Bloch, Esq., Counsel for Maryland Psychological Association
Barbara Brocato & Dan Shattuck, MPA Government Affairs