

MARYLAND CHIROPRACTIC ASSOCIATION

Testimony on behalf of the Maryland Chiropractic Association House Bill 820—Health Insurance—Utilization Review—Use of Artificial Intelligence

Support

February 13, 2025

House Health and Government Operations Committee

The Maryland Chiropractic Association (MCA) is a professional organization founded in 1928 and is the leading voice for chiropractors in Maryland. Comprised of individual members, our mission is to elevate the chiropractic profession by educating the public and advancing chiropractic care for the citizens of Maryland. We have weighed in on many issues concerning patient care, insurance and other issues of importance to our members as well as our patients and the general public.

On behalf of the Maryland Chiropractic Association (MCA), representing chiropractic professionals across the state, we write to express our strong support for House Bill 820, introduced by Delegate Hill. This bill directly addresses a growing concern in healthcare: the increasing frequency of adverse decisions made by health insurance carriers and the need for greater oversight of their decision-making processes, including the increased use of artificial intelligence (AI). We believe that establishing 'rules of the road,' with regard to automated decision-making tools makes sense. While we appreciate and acknowledge the increased role of technology in health care, it must not come at the expense of patients' access to necessary care.

For the same reasons we support House Bill 848 and House Bill 697, we support House Bill 820 and urge a favorable report.