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February 13, 2025

The Honorable Joseline Pena-Melnyk
Chair, House Health and Government Operations Committee
Room 241
House Office Building
Annapolis, MD 21401

**House Bill 820 - Health Insurance - Utilization Review - Use of Artificial Intelligence *FAVORABLE*
with Amendment**

Dear Chair Pena-Melnyk,

The League of Life and Health Insurers of Maryland, Inc. supports *House Bill 820 - Health Insurance - Utilization Review - Use of Artificial Intelligence* favorable with amendment.

The League members are currently operating under a [Bulletin](#) issued by the Maryland Insurance Administration in April of 2024 that ensures all carriers comply with applicable insurance laws and regulations. This includes those laws that address unfair trade policies and unfair discrimination.

The League is supportive of HB 820 because it is further guidelines to ensure that what is not happening now, continues to not happen – which includes the fact that no carriers ever make an adverse decision with an artificial intelligence system. Contrary to misinformation being spread by many stakeholders, all denials that are a part of the system are always made by a human.

House Bill 820 is legislative initiative that is based upon the California law that was enacted last year. That bill says that, “the artificial intelligence, algorithm, or other software tool (used for the purpose of utilization review or utilization management) shall not deny, delay, or modify health care **services based, in whole or in part, on medical necessity.**” However, House Bill 820 (*page 5, lines 18-19*) does **not** have the highlighted language. It just says “an artificial intelligence, algorithm, or other software tool may not deny, delay or modify health care services,” leaving out the medical necessity language. We would respectfully request an amendment to include the highlighted language in House Bill 820.

With the inclusion of the amendment requested, the League urges the committee to give House Bill 820 a favorable report.

Very truly yours,

A handwritten signature in black ink, appearing to read "Matt Celentano", with a long horizontal flourish extending to the right.

Matthew Celentano
Executive Director

cc: Members, House Health and Government Operations Committee