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February 27, 2025

The Honorable Pam Beidle
Chair, Senate Finance Committee
3 East
Miller Senate Office Building
Annapolis, MD 21401

Senate Bill 987 – Artificial Intelligence - Health Software and Health Insurance Decision Making

Dear Chair Beidle,

The League of Life and Health Insurers of Maryland, Inc. respectfully requests a favorable with amendments report on *Senate Bill 987– Artificial Intelligence - Health Software and Health Insurance Decision Making*. We appreciate the sponsor bringing this important piece of legislation to codify responsible use of technology.

Artificial intelligence (AI) is a transformational tool that is reshaping industries across the country and the world. In insurance, AI is a tool that can be deployed to improve the customer experience by simplifying processes in an efficient and accurate manner. Carriers use AI to speed up claims payments, flag electronic medical record overlap for care coordination, and create efficiencies across the continuum that reduces the administrative costs of health care.

League members are committed to harnessing the potential of AI, while also minimizing risks and protecting consumers. This includes complying with all federal and state laws and regulations governing the use of AI, including Maryland Insurance Administration [Bulletin No. 24-11 - The Use of Artificial Intelligence Systems in Insurance](#). This bulletin, which was developed as a national model by the National Association of Insurance Commissioners directs carriers to develop, implement, and maintain a written program for the responsible use of AI systems. Additionally, it is important to note that no carrier uses artificial intelligence to administer adverse decisions for utilization review. Just to reiterate in a time of great misinformation, **zero** carriers deny care with AI – it is always a human that makes adverse decisions.

For the above reasons, we respectfully request that Senate Bill 987 be amended to mirror House Bill 820 (which has already passed the House Health & Government Operations Insurance & Pharmaceuticals Subcommittee), which codifies required actions related to the use of AI in utilization review. For these reasons, the League urges the committee to give Senate Bill 987 a favorable with amendments report.

Very truly yours,

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

Matthew Celentano
Executive Director

cc: Members, Senate Finance Committee