



Testimony on behalf of the Maryland Chiropractic Association
House Bill 697—Health Insurance—Artificial Intelligence, Adverse
Decisions, and Grievances—Reporting Requirements
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 697, introduced by Delegate Woods. 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.

Chiropractors across Maryland have recently experienced a significant uptick in adverse decisions related to essential and medically necessary services. We believe this increase is largely due to the rapid adoption of artificial intelligence (AI) in the utilization management/utilization review (UMUR) systems used by health plans. While we understand and support the need for responsible UMUR practices to ensure cost-effective, appropriate care, we are increasingly concerned that AI-driven systems may be making decisions improperly or without sufficient human oversight.

By requiring carriers to report quarterly on medical management or AI-related decision-making—House Bill 697 will play a critical role in improving transparency and holding carriers accountable. Our concern is that AI-driven decision-making is being applied too rigidly, often ignoring the clinical nuances of individual cases. Patients who would benefit from chiropractic care for musculoskeletal issues, pain

management, or injury recovery are increasing facing delays or denials of care, which can lead to prolonged suffering and higher overall healthcare costs.

We believe House Bill 697 will allow the Maryland Insurance Administration to better understand the extent of the use of AI in insurers' decision-making and the impact of that on patients.

We urge a favorable report on House Bill 697.