



**MARYLAND
CHIROPRACTIC
ASSOCIATION**

**Testimony on behalf of the Maryland Chiropractic Association
House Bill 848—Health Insurance—Adverse Decisions—Reporting and
Examinations
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 848, introduced by Chair Pena-Melnyk. 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 significant increases in adverse decisions and provide explanations for the causes—including changes in medical management or AI-related decision-making—House Bill 848 will play a critical role in improving transparency and holding carriers accountable.

We appreciate the opportunity to provide written comments on this bill and appreciate Chair Penamelnik's leadership on this issue.