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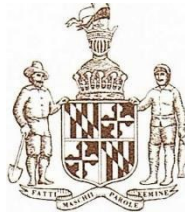
Health and Government Operations Committee

Subcommittees

Public Health and Minority Health Disparities, Chair

Elder and Long-Term Care

Maternal, Infant, and Child Health



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THE MARYLAND GENERAL ASSEMBLY

ANNAPOLIS, MARYLAND 21401

HB1399 - Consumer Protection – Consumer Reporting Agencies – Use of Algorithmic Systems

March 10, 2026

Chair Valderrama, Vice Chair Charkoudian, and Members of the Economic Matters Committee:

HB1399 establishes accountability and transparency standards for consumer reporting agencies that use algorithmic systems to evaluate consumer credit information.

Automated algorithms are increasingly used to determine whether individuals qualify for credit, employment, housing, or insurance. However, these systems can make errors, rely on biased data, or produce decisions that consumers cannot easily understand. When automated systems operate without oversight, they can unfairly impact consumers and reinforce existing inequalities.

HB1399 creates guardrails by requiring consumer reporting agencies that use algorithmic systems to provide plain language explanations of algorithmic evaluations, maintain a public registry of the algorithms they use, and meet strict standards for accuracy and bias detection.

The bill also requires independent third-party bias audits, establishes data governance standards to ensure the reliability of information used in algorithmic decision-making, and mandates human review of automated evaluations before decisions are finalized.

HB1399 provides consumer protections by increasing transparency, reducing the risk of discriminatory outcomes, and ensuring that automated decision-making systems remain accountable to the public.

I am working with stakeholders and experts on amendments to better ensure the bill is able to achieve its goals and, once those amendments are before the committee, respectfully urge a favorable report.

Terri L. Hill, M.D.