

HB1385_RichardKaplowitz_FAV
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TESTIMONY ON HB#1385 - POSITION: FAVORABLE

Health Insurance - Use of Artificial Intelligence - Human Evaluation

TO: Chair Bagnall, Vice Chair Cullison, and members of the Health Committee
FROM: Richard Keith Kaplowitz

My name is Richard Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of HB#1385, Health Insurance - Use of Artificial Intelligence - Human Evaluation

The World Economic Forum has discussed *AI in healthcare risks could exclude 5 billion people; here's what we can do about it*¹

- Most artificial intelligence (AI) health systems are trained on data from high-income countries, leaving billions of people in the Global South invisible in diagnostic models, risk assessments and treatment algorithms.
- Without representative data, AI-powered tools can misdiagnose or fail to recognize conditions in underrepresented populations, deepening global health inequalities rather than reducing them.
- Bridging the gap demands global cooperation by building diverse global health datasets, investing in local digital infrastructure and creating fair governance frameworks that ensure AI health systems benefit all.

The CDC has reported (pre current administration) about *Health Equity and Ethical Considerations in Using Artificial Intelligence in Public Health and Medicine*²

Acknowledging that there are possible harms in using AI in healthcare in Maryland, this bill will require that certain audits and compliance reviews of an artificial intelligence, algorithm, or other software tool used for utilization review include a certain evaluation by a licensed health care professional; and requiring that the review and revision of the performance, use, and outcomes of an artificial intelligence, algorithm, or other software tool used for utilization review include a certain human evaluation and use of the findings of the evaluation for a certain purpose.

I respectfully urge this committee to return a favorable report on HB1385.

¹ <https://www.weforum.org/stories/2025/10/ai-in-healthcare-risks-could-exclude-5-billion-people-here-s-what-we-can-do-about-it/#:~:text=Cardiovascular%20risk%20calculators%20built%20on,compounding%20existing%20global%20health%20disparities.>

²

[https://www.cdc.gov/pcd/issues/2024/24_0245.htm#:~:text=One%20of%20the%20most%20noteworthy,replicate%20these%20injustices%20\(12\).](https://www.cdc.gov/pcd/issues/2024/24_0245.htm#:~:text=One%20of%20the%20most%20noteworthy,replicate%20these%20injustices%20(12).)