



HOWARD COUNTY OFFICE OF COUNTY EXECUTIVE

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March 3, 2026

The Honorable Heather Bagnall, Chair
Health Committee
240 Taylor House Office Building
Annapolis, Maryland 21401

Re: **TESTIMONY IN SUPPORT of House Bill 1385**: Health Insurance - Use of Artificial Intelligence - Human Evaluation

Dear Chair Bagnall, Vice Chair Cullison, and Members of the Committee:

I want to begin by thanking Delegate Terri Hill for her leadership and continued commitment to advancing policies that protect Maryland residents and strengthen our healthcare system. This legislation is a testament to her service. I write to express my support for House Bill 1385.

Howard County is home to a growing and aging population that depends on timely access to medically appropriate care. As health insurers increasingly incorporate artificial intelligence and algorithm-based tools into utilization review and coverage determinations, it is critical that these technologies enhance, rather than replace, sound clinical judgment.

HB 1385 ensures that when AI or algorithmic tools are used to inform coverage decisions, licensed healthcare professionals remain actively involved in evaluating those decisions. This safeguard is especially important for residents managing complex medical conditions, behavioral health needs, or multiple chronic illnesses, where nuance and individualized assessment matter greatly.

In a county served by a single acute care hospital, coverage determinations can directly impact emergency department utilization, hospital throughput, and patient outcomes. Delays or inappropriate denials tied to automated processes can create unnecessary strain on providers and families alike. By embedding meaningful human evaluation into AI-driven processes, this legislation supports fair, clinically grounded decision-making that better reflects the realities facing patients and care teams.

Howard County has prioritized responsible innovation in healthcare. We support the thoughtful integration of data and technology to improve efficiency and outcomes, but always with appropriate governance and professional oversight. HB 1385 reflects that balanced approach. It recognizes the value of AI as a tool while ensuring accountability, transparency, and patient-centered safeguards.

As healthcare systems evolve, maintaining trust between patients, providers, and insurers is essential. This legislation reinforces that trust by affirming that human expertise remains central to access to care decisions.

For these reasons, I urge a **favorable report on House Bill 1385**.

Respectfully,

Calvin Ball
Howard County Executive