

Testimony for House Bill 1385: Health Insurance – Use of Artificial Intelligence – Human Evaluation

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Chair and Members of the Committee,

I respectfully submit favorable testimony in support of House Bill 1385, with recommended amendments to strengthen the technical clarity and practical implementation of the bill.

Artificial intelligence systems are increasingly used in healthcare administration, including insurance utilization review processes. While these technologies can improve efficiency and consistency, their use in healthcare decisions must be implemented with appropriate safeguards to ensure that patients receive fair, individualized, and medically appropriate care. House Bill 1385 represents an important step toward establishing such safeguards in Maryland.

The bill appropriately recognizes that decisions affecting patient access to medical services should not be made solely by automated systems. The requirement that artificial intelligence tools used in utilization review incorporate patient-specific clinical information and remain subject to human oversight is a critical protection. In particular, the bill's requirement that audits and compliance reviews include evaluation by a licensed healthcare professional helps ensure that algorithmic systems remain accountable to clinical judgment and patient circumstances. This human evaluation requirement is consistent with widely recognized best practices for responsible deployment of artificial intelligence in high-impact domains such as healthcare.

I also supports the provision requiring periodic review of the real-world outcomes of decisions made with the assistance of artificial intelligence tools. Evaluating how these systems perform after deployment is essential for identifying potential errors, unintended consequences, or patterns that may affect patient care. Continuous monitoring and improvement are key elements of responsible AI governance.

At the same time, the I believe that several clarifications would help ensure that the legislation functions as intended and reflects how modern artificial intelligence systems operate in practice. In particular, clarifying the definition of artificial intelligence within the bill and refining language related to the use of datasets in decision-making would help avoid unintended interpretations that could create compliance challenges without improving patient protections. Similarly, additional clarity regarding how audits and oversight should be conducted would help regulators and insurers implement the requirements effectively.

With these technical clarifications, House Bill 1385 has the potential to establish an appropriate balance between innovation and patient protection. The bill affirms that artificial intelligence may serve as a tool to support healthcare administration, but that final authority and accountability must remain with qualified healthcare professionals. This principle is central to

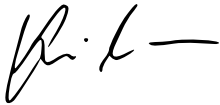
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the responsible integration of emerging technologies into critical systems that affect the health and well-being of Maryland residents.

I appreciate the General Assembly's leadership in addressing the responsible use of artificial intelligence and stands ready to assist in refining this legislation to ensure it achieves its intended goals.

For these reasons, I urge a **favorable report on House Bill 1385 with the recommended amendments.**

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'K. Nyarko', followed by a horizontal line.

Kofi Nyarko, D.Eng.

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