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March 10, 2026

Delegate Heather Bagnall, Chair
Delegate Bonnie Cullison, Vice Chair
Health Committee
240 Taylor House Office Building
241 Taylor House Office Building
Annapolis, MD 21401

**RE: HB 1385 Health Insurance – Use of Artificial Intelligence – Human Evaluation
Position: SUPPORT**

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

The Maryland Psychological Association, (MPA), which represents over 1,000 doctoral level psychologists throughout the state, asks the House Health Committee to **report favorably on HB 1385**.

MPA strongly supports **House Bill 1385 – Health Insurance: Use of Artificial Intelligence – Human Evaluation**. As artificial intelligence and algorithmic tools become increasingly common in health insurance utilization review, it is essential that these technologies be used responsibly and with appropriate clinical oversight. HB 1385 establishes important safeguards to ensure that automated systems do not replace individualized medical judgment in decisions affecting patient care.

The bill appropriately requires that when artificial intelligence or other software tools are used in utilization review, their determinations must consider the patient's individual medical history, clinical circumstances, and relevant information in the patient's medical record rather than relying solely on group datasets. It also clarifies that such technologies may not replace the role of a health care provider in determining whether services are appropriate and necessary. Importantly, the bill requires that audits and compliance reviews of these systems include **human evaluation of patient medical records by a licensed health care professional** who must have the authority to question, modify, or override determinations made by the automated tool.

HB 1385 strikes an appropriate balance between allowing the use of emerging technologies and protecting patients from inappropriate or unsafe decision-making. By requiring ongoing human review of the performance and real-world outcomes of these systems, the bill promotes transparency, accuracy, and accountability in utilization review while ensuring that clinical judgment remains central to health care decisions.

For these reasons, we respectfully urge a favorable report on HB 1385. If we can be of any further assistance, please do not hesitate to contact MPA's Legislative Chair, Dr. Stephanie Olarte, Ph.D. at mpalegislativcommittee@gmail.com.

Respectfully submitted,

Stephanie Wolf, JD, Ph.D.
Stephanie Wolf, JD, Ph.D.
President

Stephanie Olarte, Ph.D.
Stephanie Olarte, Ph.D.
Chair, MPA Legislative Committee

cc: Barbara Brocato & Dan Shattuck, MPA Government Affairs