



**TESTIMONY FOR HB1385 – Health Insurance – Use of Artificial Intelligence – Human Evaluation – FAVORABLE**

**Bill Sponsors: Delegates Hill, Kaiser, Moreno, Palakovich Carr, Ruth, Schindler, Turner, White Holland, and Wu**

**Committee: Health**

**Organization Submitting: Maryland Legislative Coalition**

**Person Submitting: Jessica Gorski, Executive Committee**

**Position: FAVORABLE**

Chair, Vice Chair, and Members of the Committee,

**My name is Jessica Gorski, and I am submitting this testimony in strong support of HB1385 on behalf of the Maryland Legislative Coalition.** We are a statewide coalition of grassroots organizations representing more than 30,000 Marylanders across every legislative district. Our mission is to ensure that state policy protects people’s lives, health, and dignity by requiring qualified, licensed professionals to make medical decisions affecting patient care.

HB1385 strengthens that commitment by requiring that any audits or compliance reviews of an artificial intelligence system, algorithm, or other software tool used for utilization reviews must include an evaluation by a licensed health care professional. The bill further requires that any review or revision of the performance, use, or outcomes of such AI tools must also include a human clinical evaluation, and that the findings of that evaluation must be incorporated into the tool’s oversight and improvement.

These protections are urgently needed.

**Insurers increasingly use AI-driven utilization review tools to determine whether patients receive or are denied coverage for treatments, medications, procedures, and services. While AI can support administrative efficiency, it cannot replace the clinical judgment, training, and ethical responsibilities of licensed medical professionals. Algorithms cannot understand patient nuance, comorbidities, social determinants of health, or the clinical reasoning required to make safe, individualized decisions.**

HB1385 recognizes that:

- AI tools can introduce errors, bias, or inappropriate denials of care.
- Utilization review decisions directly affect patient health outcomes.
- Only trained, licensed clinicians possess the expertise to evaluate medical necessity.
- Human oversight is essential to ensure that AI does not override clinical judgment.

These measures ensure that Maryland's healthcare system remains grounded in professional standards of care rather than in automated decision-making.

**HB1385 also has significant implications for healthcare access and equity. When AI tools deny or delay care without proper clinical oversight, patients, especially those with complex conditions, face increased risks of worsening illness, avoidable hospitalizations, and financial hardship. Ensuring that licensed professionals review AI-driven decisions helps prevent inappropriate denials, supports continuity of care, and protects patients from harm.**

This bill aligns squarely with the mission of the Maryland Legislative Coalition. It promotes transparency, safeguards patient rights, and ensures that medical decisions remain in the hands of qualified professionals. No Marylander should have their care determined by an algorithm without meaningful human evaluation by a licensed health care professional.

**We respectfully urge a FAVORABLE report on HB1385.**

Thank you for your time and consideration.

Jessica Gorski  
Executive Committee  
Maryland Legislative Coalition