March 3, 2026

The Honorable Susan R. Donovan
Chair, House Health and Human Services Committee
Rhode Island State House
82 Smith Street, Providence RI 02903

**Re: Support for House Bill 7190 – An Act Relating to Insurance – The Transparency and
Accountability in Artificial Intelligence Use by Health Insurers to Manage Coverage and Claims
Act**

Dear Chair Donovan:

The Protect Our Healthcare Coalition is a group of leading Rhode Island non-profit organizations and
consumer groups with a goal to protect, improve, and expand equitable access to quality, person-centered,
affordable health care for all.

The Coalition writes in **support of House Bill 7190**, which you sponsored, which will promote
transparency and accountability in the use of artificial intelligence (AI) by health insurers. This bill would
provide needed oversight to prevent patients from harm.

A recent _Health Affairs_ review of the use of artificial intelligence by health insurance companies highlights
that while, "Well implemented AI can reduce administrative overhead, make the process faster, make
decisions more consistent across patients, and reduce costs by limiting human labor," there is "**not-so-good
news" that demands the need for "regulators to step up oversight."** [1]

Health Affairs reported that, "improperly implemented AI (without accurate clinical criteria and
appropriate human review) for coverage decision making, including prior authorization, can seriously
harm patients because **AI tools are only as accurate as the data and algorithm inputs going into them.**"

One danger includes AI replication and exacerbation of bias against marginalized communities. In a recent
survey by the American Medical Association, physicians report that AI increases prior authorization
denials: "**Using AI-enabled tools to automatically deny more and more needed care is not the reform
of prior authorization physicians and patients are calling for.**" [2]

House Bill 7190 would require reasonable transparency from insurers when they implement AI technology
in prior authorization determinations and would require that adverse determinations be reviewed by a
qualified licensed professional. This follows the recommendation that **AI augment, not remove, humans
from patient care, coverage, or treatment**.

We urge you to pass House Bill 7190.

Thank you for your consideration.

Sincerely,

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[1] https://www.healthaffairs.org/content/forefront/ai-and-health-insurance-prior-authorization-regulators-need-step-up-oversight#:~:

[2] https://www.ama-assn.org/press-center/press-releases/physicians-concerned-ai-increases-prior-authorization-denials

Alexandra Steinberg

Coordinator, Protect Our Healthcare Coalition

Protect Our Healthcare Coalition partners include: Economic Progress Institute, RIPIN, Mental Health Association RI, RI Health Center Association, Latino Policy Institute, Central Providence Opportunities: A Health Equity Zone (CPO-HEZ), United Way of Rhode Island, Senior Agenda Coalition RI, RI Medical Society, Planned Parenthood of Southern New England, SEIU Rhode Island Council, American Cancer Society Cancer Action Network, Leukemia/Lymphoma Society, RI Coalition for the Homeless, Rhode Island Working Families Party, Mental Health Recovery Coalition, RI Community Food Bank, RI Psychological Association, Substance Use & Mental Health Leadership Council, Rhode Island Coalition for Children and Families, HousingWorks RI, Rhode Island Organizing Project (RIOP), National Association of Social Workers RI Chapter, The Womxn Project, Advocates for Better Care