



March 3, 2026

Dear Chair Donovan and Members House Health and Human Services Committee

RE: Support for H7190

SACRI is pleased to support H7190, THE TRANSPARENCY AND ACCOUNTABILITY IN ARTIFICIAL INTELLIGENCE USE BY HEALTH INSURERS TO MANAGE COVERAGE AND CLAIMS ACT sponsored by Representative Donovan.

SACRI'S mission is to mobilize people to implement an agenda that improves the quality of life of older Rhode Islanders and adults with disabilities. We accomplish this through *community organizing, public education, advocacy, and legislative action*. In thinking about improving *quality of life* issues related to healthcare rank as one of SACRI's top priorities.

We are seeing a rapid integration of AI into healthcare which warrants its regulation by the state. H7190 sponsored by Rep. Donovan promotes transparency and accountability in the use of artificial intelligence by health insurers in an effort to prevent such technology from causing harm to patients. It requires reasonable transparency by insurers when using AI technology to determine prior authorizations and, importantly, for adverse determinations to be reviewed by a qualified licensed health professional.

In recent years, as insurers have increased the use of proprietary algorithms to approve medical care and treatments, denials have increased. Denials of prior authorization requests have particularly increased for patients covered by Medicare Advantage plans. A U.S. Senate report¹ argued that this denial uptick is intentional to boost profits by targeting costly yet critical stays in post-acute care facilities, services needed by many older adults following acute care hospitalizations.

While the use of AI in healthcare has the potential to improve patient care and reduce provider administrative burden, it must be done in a way that protects patient privacy, avoids adverse outcomes for patients and provides clear information about the process and timelines to make an appeal. I respectfully ask you to consider SACRI's support for H7190 and to consider including requirements for the appeal process.

Thank you for your consideration of our support.

Sincerely,
Carol Anne Costa, Executive Director