



OFFICE OF THE
HEALTH INSURANCE COMMISSIONER
STATE OF RHODE ISLAND

March 3, 2026

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

RE: Letter regarding H7190 – AN ACT RELATING TO INSURANCE – THE TRANSPARENCY AND ACCOUNTABILITY IN ARTIFICIAL INTELLIGENCE USE BY HEALTH INSURERS TO MANAGE COVERAGE AND CLAIMS ACT

Dear Chairperson Donovan:

I write on behalf of the State of Rhode Island Office of the Health Insurance Commissioner (OHIC) regarding [House Bill 7190](#). OHIC recommends amending existing RIGL § 27-18.9-5, 6 and/or 7 rather than adding the newly proposed subsections 27-84-4 (a) and (b) because current law and the newly proposed language would be in conflict with one another. OHIC notes that existing RIGL § 27-18.9-5(b)(1) states that *“all initial, prospective, and concurrent non-administrative adverse benefit determinations of a healthcare service that had been ordered by a physician, dentist, or other practitioner shall be made, documented, and signed by a licensed practitioner with the same licensure status as the ordering provider.”*

Additionally, OHIC notes that proposed subsection 27-84-5(b) which states *“The total cost of complying with the requirements of this chapter and the applicable rules and regulations shall be borne by the insurer”* could benefit from being revised to clearly state that insurers shall bear the expense of OHIC's oversight and enforcement of this chapter, including the expense of creating the proposed report.

Thank you for your continued leadership and hard work on all matters related to the health of Rhode Islanders.

Sincerely,

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Cory B. King
Health Insurance Commissioner

CC: Honorable Members of the House Committee on Health and Human Services
Nicole McCarty, Esq., Chief Legal Counsel to the Speaker of the House

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