RHODE ISLAND ACADEMY OF FAMILY PHYSICIANS

STRONG MEDICINE FOR RHODE ISLAND

Honorable Chair Donovan of the
House Committee on Health and Human Services
State House
Providence RI

Re: Support for H7190 "The Transparency and Accountability in Artificial Intelligence use by Health Insurers to Manage Coverage and Claims Act"

March 3, 2026

Dear Chair Donovan and Members of the Health and Human Services Committee,

I write to you on behalf of the Rhode Island Academy of Family Physicians (RIAFP) in strong support of H7190.

Artificial intelligence is no longer theoretical in the insurance industry — it is already in widespread use. A 2024 survey of insurers conducted through the National Association of Insurance Commissioners found that 84% reported using AI in some capacity, and by 2025, 71% reported using AI specifically for utilization management. As AI becomes embedded in coverage and claims decisions, it is essential that we establish guardrails to protect patients and ensure responsible oversight.

Prior authorization already imposes significant strain on physicians and patients. Insurer data consistently show that 80–90% of prior authorization requests are ultimately approved. Yet the administrative effort required to obtain those approvals is substantial. The American Medical Association reported in 2024 that physicians spend an average of 13 hours per week on prior authorization tasks — far exceeding the 4–8 hours typically allotted for administrative duties. Because of this burden, only a small fraction of denials are appealed, even though most appeals succeed. This dynamic benefits insurers, not patients, and underscores the need for stronger accountability when new technologies are layered onto this process.

There is currently little publicly available evidence demonstrating that AI-driven utilization management improves patient outcomes. Without transparency and oversight, AI risks accelerating flawed or biased decision-making at scale. When algorithms are used to review medical necessity, errors can propagate more quickly and affect more patients. Legislative safeguards are necessary to ensure that speed does not come at the expense of safety, fairness, or evidence-based care.

The administrative complexity of insurance processes is already a leading contributor to physician burnout and early retirement, particularly in primary care. Rhode Island — like the rest of the country — cannot afford to lose more primary care physicians. To date, the introduction of AI into coverage and claims review has not reduced confusion or administrative workload for practicing physicians. Greater transparency and oversight are essential to ensure that AI reduces burden rather than adds to it.

H7190 provides a reasonable and necessary framework for transparency and accountability. The bill requires insurers to disclose how AI is used in coverage and claims determinations, clarifies the role AI plays in decision-making, and ensures that qualified physicians retain authority over determinations involving medical judgment — particularly on appeal. Transparency is not an obstacle to innovation; it is a prerequisite for trust. If AI systems are accurate, unbiased, and responsibly implemented, insurers should welcome the opportunity to demonstrate that.

AI has the potential to streamline processes and improve efficiency. But efficiency alone does not guarantee fairness, accuracy, or patient-centered care. As physicians, we support innovation that improves health outcomes and reduces unnecessary burden. H7190 strikes an appropriate balance by allowing technological advancement while protecting patients and preserving clinical integrity. We respectfully urge your support.

Sincerely,

Katharina de Klerk, DO
RIAFP President-Elect and Advocacy Committee Chair