From:	Marianne Kelly <mkelly5915@ymail.com>
Sent:	Monday, March 2, 2026 3:49 PM
To:	House Health and Human Services Committee
Subject:	RE: House Bill No. 7190 — An Act Relating to Insurance

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RE: House Bill No. 7190 — An Act Relating to Insurance — The Transparency and Accountability in Artificial Intelligence Use by Health Insurers to Manage Coverage and Claims Act.

Dear Chairwoman Donovan and Members of the House Health and Human Services Committee,

I am writing in support of House Bill No. 7190. Artificial intelligence tools are increasingly being used by health insurers to process and manage claims. While technology can improve efficiency, it also raises serious questions about reliability, fairness, and oversight — particularly when decisions impact access to medically necessary care.

Health coverage decisions affect people at some of the most vulnerable moments in their lives. When a claim is denied, reduced, or altered, the consequences are not abstract — they are personal and can be urgent. House Bill 7190 helps ensure that artificial intelligence is not used as a substitute for human judgment in these critical determinations.

This legislation would require appropriate monitoring and review of AI-involved decisions to ensure accuracy and accountability. It would also ensure that insurers do not rely exclusively on automated decision-making tools to deny, reduce, or change coverage for medically necessary treatment.

As artificial intelligence becomes more integrated into healthcare systems, transparency and oversight are essential. House Bill 7190 promotes responsible innovation while protecting patients and preserving trust in our healthcare system.

I respectfully urge you to support this important legislation. Thank you for your consideration.

Respectfully submitted,

Marianne Kelly
Johnston, RI