



Testimony of Matthew Netto, AARP Rhode Island

**In Support of Senate Bill 2010**

Senate Artificial Intelligence and Emerging Technologies Committee

March 23, 2026

Chairwoman Gu and members of the Senate Artificial Intelligence and Emerging Technologies Committee:

AARP is a nonpartisan, social mission organization with 38 million members nationwide and nearly 125,000 members here in Rhode Island. We advocate on behalf of issues that impact older adults, and we appreciate the opportunity to offer our support for promoting transparency and accountability in the use of artificial intelligence by health insurers to manage coverage and claims as Senate Bill 2010 from Senator Ujifusa intends to do.

Artificial Intelligence (AI) is defined as “the capability of computer systems or algorithms to imitate intelligent human behavior.”<sup>1</sup> In the insurance industry, AI is utilized in many ways with goals of streamlining processes, identify fraud, and improving customer service. AI’s machine learning tools have allowed health insurers to utilize it in the processing of claims. AI is believed to be beneficial in claims processing due to its ability to rapidly determine what is involved in a claim and forecast the potential costs.<sup>2</sup> However, questions about the reliability of AI-generated materials and decisions remain. Senate Bill 2010 will work to ensure that AI involved decisions in healthcare insurance are monitored and reviewed to ensure accuracy.

Policymakers and private-sector leaders should ensure that AI and algorithmic tools used to inform or make consequential health decisions are fair, transparent, and accountable for the impact of decisions. Senate Bill 2010 would create transparency and accountability in an evolving environment where artificial intelligence is increasingly incorporated into decision making. We appreciate Senator Ujifusa’s commitment to ensuring that Rhode Islanders’ health coverage and claims are processed and managed in a responsible manner. AARP Rhode Island supports Senate Bill 2010 and asks you to recommend passage. Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink that reads "Matt Netto".

Matt Netto

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<sup>1</sup> Merriam Webster’s Dictionary [https://www.merriam-webster.com/dictionary/artificial20intelligence](https://www.merriam-webster.com/dictionary/artificial%20intelligence)

<sup>2</sup> <https://www.businessnewsdaily.com/10203-artificial-intelligence-insurance-industry.html>