

SB 2010 ACT RELATING TO INSURANCE -- THE TRANSPARENCY AND ACCOUNTABILITY IN ARTIFICIAL INTELLIGENCE

To: Chairwoman Gu and members of the Artificial Intelligence and Emerging Technology Committee

I'm Daniel Liparini, a North Kingstown resident, and I am writing in support of SB 2010. I actually like a lot of what AI allows me to do to save time and improve my ability to research and understand a wide variety of topics.

But last year I experienced one of the major downsides of using it to make decisions on health care.

I'm an active 70+ person and am fortunate enough to still play basketball and softball. Plus, every year I go to Colorado with a friend and hike. But over the last several years arthritis has impacted my knees and resulted in some pain and loss of mobility. One solution offered by my orthopedic doctor was to stop my leg exercises and stop playing basketball and limit softball and hiking. The other was to get a gel injection that would provide cushioning for my knee. I was not yet in need of a knee replacement (or even qualified to get one).

My doctor and I worked out the timing so that I could get the injections done and recover in time for my hiking trip, softball playoffs and the beginning of the next basketball season. He submitted the request to the insurance company and I waited for a response. After more than a month, I found out I was denied the injection with no explanation. My doctor told me that this was a normal occurrence (which I discovered later was done by AI with no person reviewing it) and that he could resubmit and get approval in most cases. But now the timing would not work for me.

In researching this (and this is easily done) I found that very few denials are appealed, but when they are 75% or more denials are overturned and coverage is provided. But of course, this delays treatment and conditions can worsen. I highly doubt that AI will improve this. In fact, when talking to medical professionals who called to appeal some of these decisions, they found that it was just an AI decision and when talking to a medical professional they got the denial approved.

Please support this bill to ensure that our health care decisions are being managed by health care professionals and not programmers.

Daniel Liparini

