



March 24, 2026

The Honorable Victoria Gu
Chair, Senate Artificial Intelligence and Emerging Technology Committee
Rhode Island State House
82 Smith Street, Providence RI 02903

Re: Support for Senate Bill 2010 – An Act Relating to Insurance – The Transparency and Accountability in Artificial Intelligence Use by Health Insurers to Manage Coverage and Claims Act

Dear Chair Gu and Honorable Members of the Committee:

The Protect Our Healthcare Coalition is a group of leading Rhode Island non-profit organizations and consumer groups with a goal to protect, improve, and expand equitable access to quality, person-centered, affordable health care for all.

The Coalition writes in **support of Senate Bill 2010**, sponsored by Senator Ujjifusa, which will promote transparency and accountability in the use of artificial intelligence (AI) by health insurers. This bill would provide needed oversight to prevent patients from harm.

A recent [Health Affairs](#) review of the use of artificial intelligence by health insurance companies highlights that while, “Well implemented AI can reduce administrative overhead, make the process faster, make decisions more consistent across patients, and reduce costs by limiting human labor,” there is “**not-so-good news**” that demands the need for “**regulators to step up oversight.**”¹

Health Affairs reports, “Improperly implemented AI (without accurate clinical criteria and appropriate human review) for coverage decision making, including prior authorization, can seriously harm patients because **AI tools are only as accurate as the data and algorithm inputs going into them.**”

One danger includes AI replication and exacerbation of bias against marginalized communities. In a recent survey by the American Medical Association, physicians report that AI increases prior authorization denials: “**Using AI-enabled tools to automatically deny more and more needed care is not the reform of prior authorization physicians and patients are calling for.**”²

Senate Bill 2010 would require reasonable transparency from insurers when they implement AI technology in prior authorization determinations and would require that adverse determinations be reviewed by a qualified licensed professional. This follows the recommendation that **AI augment – not remove – humans from patient care, coverage, or treatment.**

We urge you to pass Senate Bill 2010. Thank you for your consideration.

Sincerely,

Alexandra Steinberg
Coordinator, Protect Our Healthcare Coalition

¹ <https://www.healthaffairs.org/content/forefront/ai-and-health-insurance-prior-authorization-regulators-need-step-up-oversight#:~:>

² <https://www.ama-assn.org/press-center/press-releases/physicians-concerned-ai-increases-prior-authorization-denials>

Protect Our Healthcare Coalition partners include: Economic Progress Institute, RIPIN, Mental Health Association RI, RI Health Center Association, Latino Policy Institute, United Way of Rhode Island, Senior Agenda Coalition RI, RI Medical Society, Planned Parenthood of Southern New England, SEIU Rhode Island Council, American Cancer Society Cancer Action Network, Blood Cancer United, RI Coalition for the Homeless, Rhode Island Working Families Party, Mental Health Recovery Coalition, RI Community Food Bank, RI Psychological Association, Substance Use & Mental Health Leadership Council, Rhode Island Coalition for Children and Families, HousingWorks RI, Rhode Island Organizing Project (RIOP), National Association of Social Workers RI Chapter, The Womxn Project, Advocates for Better Care
