

Senator Bailey, Representative Gramlich, and committee members, my name is Elek Pew, I live in Gray, and I am submitting written testimony in support of LD 1301 to address the issue of artificial intelligence with health care claims denials.

In addition to having my own experience with a claims denial and having to work with my insurance company and doctor to get a service covered, I also work in the insurance industry. In my job and personal life I utilize and understand the value artificial intelligence can add. Even though I understand the value AI can add, I also know that there is no replacement for real people, especially when it comes to decisions that impact people's medical coverage.

I am fortunate enough to be able to take time out of a busy day to work with my doctor and insurance company to get approved services covered. This is not always the case for so many people. I think working within the insurance industry allows me to understand some of the language and nuances that may be more difficult for people who aren't in this field to grasp. So while I have been successful in fighting denied claims, many others are not.

Exacerbating this problem, we're seeing health insurance claim denials rise. In 2023 nearly one in five claims were denied. It doesn't surprise me that we see denials go up as AI tools continue to advance. AI has the potential to improve access to quality health care, and to make various administrative burdens easier for clinicians, however in my opinion it doesn't have a role in accelerating the rate of claim denials.

I would actually support AI automatically approving claims, but I strongly oppose AI being used to deny healthcare benefits. When someone's health is on the line, when the health of someone they love is on the line, people need to have trust that a real person is evaluating their claim. We already lack enough humanity in our health insurance system, let's not remove even more.

We should be making it easier for people to access the care they need, not harder. Let's move towards a system that puts people first, their care first, their health first. Please support LD 1301.

Thank you.