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LD 1301

Senator Bailey, Representative Matthiesen, and honorable committee members, my name is Nikkita Drake. I live in Auburn, and I am voicing my support of LD 1301 to address the issue of artificial intelligence with health care claims denials.

Health insurance claim denials are increasing; in 2023 the denial rate reached 19%, the highest rate since 2015. The main concern I have with AI reviewing health care appeals is that they search for key phrases and do not fully understand individual cases that arise for appeals.

In October of 2022, I was billed for a hospital service that did not end up happening (which I found out two days after the fact). The hospital charged me over \$16,000 for this service and stated it was not covered by my insurance. Firstly, the procedure never happened so I shouldn't be being billed. Secondly, if they wanted to bill for the OR space regardless of outcome, the insurance told me beforehand it would be covered.

Based on these conversations with my health insurance reps, I filed an appeal. It was denied. I filed a second and third appeal with proof showing my conversations with health insurance reps, highlighted portions of my health care coverage, and that the service never actually happened, and it was still denied. I was able to get legal support from a local non-profit agency that most don't have the resources to access. The insurance company never approved my coverage and continually denied my appeals. This occurred over months of back and forth with the insurance company. During this time, my family and I were fearful of making any purchases to fix up our home, pay heating bills in full, and significantly decreased our spending overall due to the fear of having to pay this large bill that was not supposed to be there.

The hospital ended up writing off the cost, but my case should not have been denied. This could have been handled easily with a human person reviewing my appeals and noticing the glaring issues with my case, instead of relying on AI to review my appeals. I thank you all for your time in hearing my story, and my support of LD 1301.