

Senator Bailey, Representative Mathieson, and dedicated committee members, my name is Heather Turner, I live in Minot, and I am here to speak in strong support of LD 1301 to address the issue of artificial intelligence with health care claims denials.

Claims to health insurance providers have long had a history of denying necessary medications, procedures and more- even in the best of circumstances: when providers are diligent, caregivers have the time and understanding that is required to speak with insurance representatives, and a comprehensive plan is secured and active. Based on statistics it's a growing problem. In my family's experience, not only is it getting worse, it has catastrophic consequences for our son.

In 2019, our son entered a period of what some providers called acute auto-immune crisis, several of his systems were under attack by his own body. In mid-February he was healthy, active, excelling in school... By very early March, he was admitted to Barbara Bush Children's Hospital for the first of multiple, long stays. With the complexity of his condition, even his brilliant providers here at home suggested second opinions within a larger system, so off to Cincinnati we went, many times.

Everyone agreed, biological medications were needed, forms of chemotherapy, or immunosuppressants to hold back his raging immune system. But, he doesn't qualify for all of them, many carry risks for complications that our son already experiences, like blood clots. This shortens the already short list of medications that will keep him alive and stable. One drug might help one problem, but not another- like Entyvio. Entyvio put my son in remission from severe IBD for 3 years, until it failed. It ignored his Rheumatoid Arthritis, as it doesn't work on joints. So, another drug was needed. But, when the Entyvio failed in mid 2024, when that failed, Anthem also then denied Cimzia- the medication he was also on for his RA. and we needed another medication, but received another denial ... The whole system failed my son. He remains in pain and his body is hell to live in.

Not only are insurance companies trying to skirt morality by denying medications requested by a provider who knows the patient better, but now they want to do it with an algorithm... With zero humanity behind the decision making.

My son has now been without ANY needed biological medication for a year, supplemented with long term steroids, which will have its own consequences we will need to deal with. I've spent countless hours on the phone trying to connect with someone at Anthem BCBS who will make any attempt to help. I took a \$7 an hour pay cut for a job that has a more flexible schedule so I can have the time to be on hold or get transferred 11 times, yes I have kept track, on one call in.

On most of our denied explanation of benefits letters, there is a human name, I know who denied my son his needed medications, I have something to reference when I call, yet again, to try to meet the needs of my son.

My son's one joy is our small goat farm, he loves his little friends and their antics. Last summer, the heat caused a parasite bloom and we googled what to do. The AI gave advice that had we followed would have most certainly killed most of our herd... We have an opportunity here to prevent unnecessary and widespread harm and ensure there remains a person on the other end who can be held accountable when necessary.

I'm a mom to a complex and medically fragile, now, young man. As a mom, it's my number 1 job to keep my kids safe. #2 is to meet my kids needs. I wish 3 minutes was enough to explain how hard those two things are to do when your child is so very sick. I feel like I fail my child every day because I just can't get even humans at the insurance company to simply connect the dots and understand the complexity. How do we ask AI to have some form of moral compass? While AI might be a lovely tool for some, it has no business in an operating room or deciding what medications are medically necessary.

As a very small aside, as I wrote this, I tried to use a popular AI tool to clean up this testimony and sound a bit perhaps, more put together. All it did was take the humanity and lived experience behind this testimony out... So, what will happen when we put actual lives in the hands of it?

Thank you Senator Bailey, Representative Mathieson and committee members for your time and attention to this matter. I'm happy to answer any questions you may have.