

Senator Bailey, Representative Mathieson and committee members, my name is Patty Kidder, I live in Springvale, located within the city of Sanford. I am here in support of LD 1301, "An Act to Prohibit the Use of Artificial Intelligence in the Denial of Health Insurance Claims".

We all need access to affordable healthcare. Healthcare is a human right and people in Maine shouldn't have their healthcare decisions decided by an algorithm. People need to be central in the question to get necessary care, not a computer program. If denials continue to rise at the rate they have been, those who need the care the most will continue to avoid doctors and care.

Healthcare access has been the fight of my life. When Spencer Press closed in 2009, my husband lost his job and that meant we lost our employer-owned health insurance, and we went on MaineCare. He wasn't able to find another full-time job and when our youngest daughter turned eighteen, we lost MaineCare. Both of us were in our early fifties at the time and needed continued access to our prescription medications and doctors appointments.

Long ago, when my son was prematurely still born, I had to fight a denial to get my husband's mental health hospitalization covered, because of an automatic denial for not having a semi-private room. The Mental Healthcare Ward doesn't have any semi-private rooms. All of the rooms are private so we had no choice. I won the appeal but I had to fight with our health insurance company, while grieving my child's death and my husband's reaction to it. No one should ever have to go through what happened to me and this happened long before we had an algorithm determining what could or could not be approved. I had a hard enough time getting the care that was necessary covered by my insurer then, I can only imagine what it would be like today against AI.

To err is human but to really louse things up requires a computer. We have been trained to believe a computer knows everything but, when they are wrong, they are wrong, and it is very hard to win an appeal against a computer. I know because I recently lost my appeal because the computer decided my husband's doctor ordered the wrong test and it was deemed not medically necessary. So, the patient is supposed to know what tests you need for a diagnosis without a medical degree. We couldn't afford to pay the medical bills and they are now in collections.

Health Care is a human right and there are already enough biases that exist within our healthcare system that hold people down. I fear that if we don't stop AI now, we'll fall down a rabbit hole where the healthcare insurance industry will continue to deny people necessary care. We need to regulate AI now before it is too late. I urge you to please vote to support LD 1301.

Thank you for your time and I will do my best to answer any questions.

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