



February 19, 2026

House Commerce Committee
Centennial Office Building
St. Paul, MN 55155

Co-Chairs O’Driscoll and Koegel, Representative Falconer, and Committee Members:

The Health Plan Partnership of Minnesota appreciates the opportunity to provide feedback to the committee regarding House File 2500.

As amended, House File 2500 would prevent health insurance companies from using Artificial Intelligence when making an adverse decision for prior authorization. Our members’ current practice is to have a human review a denial of a prior authorization request based on medical necessity. We would like to make note that the utilization of artificial intelligence has been useful in speeding up the approval process and reducing the risk of human error so our customers may get the care they need.

While House File 2500 largely reflects current practices, we look forward to working with Representative Falconer to make sure there are no adverse impacts on our customers and their care.

Sincerely,

Stephen Rubis
Health Plan Partnership of Minnesota



February 18, 2026

Co-Chairs Koegel and O'Driscoll, members of the Commerce Finance and Policy Committee,

OutFront Minnesota is our state's largest LGBTQ+ advocacy organization, we write today in support of HF 2500 (Falconer) which seeks to prohibit the use of algorithms or artificial intelligence in making determinations around prior authorizations for medical procedures.

As we have noted in past discussions of the prior authorization process, according to the Minnesota Medical Association¹: "94% of physicians report that prior authorization has led to care delays, 80% report that prior authorization can and has led to treatment abandonment by patients, and 33% report that prior authorization has led to a serious adverse event for their patients." Likewise, the American Academy of Family Physicians notes² the disparities these processes can create, often most acutely impacting: "patients of color, LGBTQ+ patients, patients in rural areas and those at risk for poor health outcomes."

While we fully support innovation; "good regulation mitigates harm"³ and there are few fields where it is as important to mitigate harm as in health care.

Our patients, doctors, and communities deserve to have trust in process and a real person responsible when navigating crucial care decisions - for transparency, safety, and accountability. We urge you to vote YES to support this bill.

Sincerely,

A handwritten signature in purple ink, appearing to be 'KR', with a long, sweeping underline that extends to the right.

Kat Rohn
Executive Director
OutFront Minnesota

¹<https://www.mnmed.org/news-and-publications/news/prior-auth-legislation-continues-move-capitol>

²<https://www.aafp.org/news/government-medicine/prior-authorization-reform-letter.html>

³<https://pmc.ncbi.nlm.nih.gov/articles/PMC8830968/>