MINNESOTA CATHOLIC CONFERENCE

Written Testimony Concerning S.F. 4365 (Klein)
Senate Commerce and Consumer Protection Committee
April 16, 2026

Chair Klein and Members of the Committee:

We write to express our support for three important provisions in the posted A-4 Amendment to the Senate Commerce Omnibus bill: 1) the effort to protect minors from the dangers of generative AI chatbots (lines 84.8-85.30); 2) the prohibition on utilization review organizations' use of artificial intelligence or algorithms alone without review by a health professional when making adverse determinations (lines 64.6-64.29); and 3) the online sweepstakes casino ban (lines 79.10-80.5). Thank you for including these important provisions.

1. AI Chatbots

There is little benefit to a child having unfettered access to addictive AI chatbots that are designed to affirm what the user is saying. Talking to AI chatbots instead of family and friends can further isolate children by diverting their attention from real-life relationships and emotional intimacy.

Furthermore, children have been encouraged by AI chatbots to commit acts of self-harm, and, in some cases, even suicide. There is also evidence of children being exposed by chatbots to inappropriate content and even sexual harassment.[1] We should prioritize protecting children during their adolescent years by shielding them from engaging in these dangerous, simulated "conversations."

In a recent message, Pope Leo XIV encouraged legislators to consider regulations, saying, "Appropriate regulation can protect individuals from forming emotional attachments to chatbots and curb the spread of false, manipulative or misleading content, safeguarding the integrity of information as opposed to its deceptive simulation."[2]

We are encouraged to see this step taken to implement safeguards that will shield our children from the harm that these AI chatbots can cause.

2. Prohibition on AI and Algorithm Use by Utilization Review Organizations

Healthcare by algorithm is wrong. It depersonalizes the human-centered care that all have the right to receive. Human beings are more than the sum total of data points and no artificial intelligence (AI) tool can capture the fullness of a patient's profile.

Artificial intelligence seems to hold immense potential in a variety of applications in the medical field, especially in assisting the diagnostic work of healthcare providers.

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[1] https://www.psychiatrictimes.com/view/preliminary-report-on-dangers-of-ai-chatbots
[2] https://www.vatican.va/content/leo-xiv/en/messages/communications/documents/20260124-messaggio-comunicazioni-sociali.html

In the context of utilization review, AI could free up more resources by streamlining approvals, cutting red tape, and monitoring fraud. And this legislation allows for that innovation while limiting itself to adverse determinations.

Still, it is important to note that AI tools are not making decisions but merely measuring probabilities through sophisticated tubes and wiring. AI is not omniscient or omnipotent. It is far from perfect. It has limitations and biases, not all of which can be manipulated at will by programmers. Hence, the need for these sorts of safeguards.

Decisions about whether to provide care should be made by human beings, not probabilities based on the sophisticated calculation of impersonal data.

3. Online sweepstakes casino ban

We oppose gambling expansion beyond its current limits. Apart from the state lottery, gambling in Minnesota is generally limited to in-person social settings such as tribal casinos, horse tracks, bingo halls, and pull-tabs at bars. And there is good reason for that. Although it can be, for some, occasional entertainment, for many it is harmful and addictive, and destroys families and finances. It produces no social benefit, and the taxpayer picks up the costs for the harm it creates.

This kind of gambling can function like a "gateway drug," leading consumers to ramp up their gambling. It compels participants to keep entering, and any win, with its accompanying rush of dopamine, only increases this compulsion. In addition, the use of "dual currency" and its substitution of money for coins or other tokens can detach consumers from how much they are truly spending on a game. This is especially true when more tokens can be bought with a few taps or even a quick facial scan as opposed to having to walk to a cashier and hand over cash in a physical casino, again bringing in the problem of increased accessibility.

The law should clarify that this activity, which was estimated to already be a $4.6 billion dollar industry nationwide in 2024, is not permitted in Minnesota.

We encourage you to include these provisions in the final omnibus bill. Thank you for your consideration.

Respectfully submitted,

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