



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	Yes. The Maine Artificial Intelligence Task Force is charged with issuing AI policy recommendations. ²³⁰
Is there an enacted AI law or regulation that applies to health insurance?	Yes. L.D. 2082 (2026) requires consent before certain licensed professions use AI for supplementary support during recorded or transcribed therapy sessions and prohibits AI from making independent therapeutic decisions. ²³¹
Is there an official state strategy on AI?	Yes. The Maine Artificial Intelligence Task Force released a set of policy recommendations which includes three directives: (1) Prepare Maine's economy and workforce for the opportunities and risks likely to result from advances in AI; (2) Protect residents from potentially harmful uses of AI technologies; and (3) Explore the most promising uses for state agencies, quasi-state agencies, and other public entities such as municipalities to deploy AI technologies to address capacity gaps and improve service delivery to the populations they serve. ²³²
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	No.
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint through the Department of Insurance if they believe AI has been used improperly within their health insurance. ²³³
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	No.
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. Alliance for Addiction and Mental Health Services has advocated for the regulation of AI in mental health services. ²³⁴ The Maine Medical Association has advocated for prohibiting the use of AI in the denial of health insurance claims and requiring human oversight in medical insurance payment decisions. ²³⁵ NASW Maine Chapter has advocated for regulating the use of AI in therapy. ²³⁶
Are there state-funded training opportunities on AI?	No. However, the Task Force report recommends AI literacy/training for healthcare professionals. ²³⁷