

Mia Dawbin  
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LD 1301

Good afternoon, honorable members of the committee. My name is Mia Dawbin and I am from Gardiner. I am writing to you to voice my support for LD 1301, preventing the use of AI in health insurance claim denials.

In 2024, I had health insurance through United Healthcare. Over the summer, they sent a Nurse Practitioner to my house to complete a physical exam. She was concerned about my being underweight and thought I might be malnourished. After two years of dealing with intermittent food insecurity as a college student, I had come to accept being underweight as a normal part of my reality. I didn't think much of her warning at the time, but she suggested I ask my PCP for a prescription for nutritional supplement drinks. The NP emphasized that being so underweight can cause serious health consequences, and said she would flag her concerns in the system.

When my PCP prescribed the supplemental nutrition, UHC denied the claim. I suppose I have no way of knowing whether or not the use of AI was involved, but I do know that United Healthcare denied about one out of every three claims in 2023. As a result of this fiasco, I continued waiting, still malnourished, while my PCP made an appeal to Mainecare to cover the drinks.

By October, I lost all sense of hunger and any amount of food I consumed made me nauseous. After not eating for days, and struggling to even drink water, I went to the ER, where they discovered that I have something called Superior Mesenteric Artery Syndrome. My unintentional weight loss included a critical pad of fat between my arteries. Now my thoracic arteries are so close together that they are compressing my small intestine. In some cases, this condition is deadly. I am now so unwell that I have a hard time just walking through a grocery store.

It's hard not to wonder... if UHC had approved my claim on those nutrition drinks last summer, would things still have gotten this bad? I am now waiting on a surgical consult for what will surely be a much more expensive solution to what has become such a significant problem.

If a doctor recommends a treatment for a patient, what convinces the insurance companies they know better? If human employees of insurance companies can make decisions this harmful, how much more harmful could it be when we involve a machine that has no regard for human suffering or empathy? I urge you to vote in support of this legislation to ensure that doctors, not artificial intelligence, remain in charge of patient care.

Thank you for your time.