



February 16, 2026
Cigna Healthcare

Chairs Senator Bailey and Representative Mathieson
Committee on Health Coverage, Insurance and Financial Services

RE: Amendments to LD 2082, An Act to Regulate the Use of
Artificial Intelligence in Providing Certain Mental Health Services

Members of the Committee on Health Coverage, Insurance and Financial Services:

The Cigna Group is a global health company, focused on the health and vitality of those we serve. Through our two divisions, Cigna Healthcare and Evernorth Health Services, we are committed to enhancing the lives of our clients, customers, and patients. Cigna is subject to the oversight and regulation of the Bureau of Insurance. Cigna participates in the large group commercial insurance market and works with in-state hospitals, physicians, and behavioral health providers to ensure covered members have access to required services, including mental health, to achieve positive health outcomes for our members.

As an organization seeking the best methods to serve our members, we have both operational and fundamental policy concerns with the author's amendment to LD 2082, and we will be limiting our comments to Section 1 of the amendment.

In Subsection 2, we suggest adding clarifying language around the type of communication that is prohibited. There are many internet-based applications that offer mindfulness and coaching without being clinical or therapeutic. The language in our suggested amendment would tether the prohibition clearly to therapy delivery while ensuring that low-risk, non-clinical wellness tools remain accessible, functional, and compliant under Maine law.

In Subsection 3, we suggest clarifying that the violation in Subsection 2, would be committed "by a person providing therapy or psychotherapy services to the public".

In Subsection 4, we would ask the committee to consider inserting paragraph C to ensure there is a clean, express carve-out for insurers who utilize internet-based artificial intelligence so long as the use does not involve therapeutic communication.

A redline version of Section 1 is attached for your consideration.

Best Regards

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