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THE MAINE SENATE  
132nd Legislature

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**Joint Standing Committee on Health Coverage, Insurance and Financial Services**  
**LD 955, An Act to Ensure Human Oversight in Medical Insurance Payment Decisions**  
**April 8, 2025**

Good afternoon, Senator Bailey, Representative Mathieson, and honorable members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. I am Joe Martin and I proudly represent the citizens of Senate District 19, which includes much of Northern Oxford County and communities in Franklin County. I am here to present LD 955, "An Act to Ensure Human Oversight in Medical Insurance Payment Decisions."

I am introducing this new law to control how artificial intelligence (AI) is used by health insurance companies. Starting January 1, 2026, health insurance companies will no longer be allowed to deny claims or change coverage just because of a decision made by AI. In this case, AI refers to computer systems that make decisions based on data and algorithms. This bill would ensure that AI does not replace human judgment when it comes to important healthcare decisions.

Before an insurance company can deny a claim or reduce coverage based on AI, a licensed doctor in Maine must first review the case. The doctor will look at whether the services are necessary for the patient, consider the doctor's opinion on the patient's health, and think about how denying coverage might affect the patient's health. This ensures that decisions about healthcare are made with care and not just by computers. Patients and doctors will also have the right to challenge any decision made by AI through the normal appeals process.

To keep things transparent, insurance companies will have to report every three months, starting April 15, 2026, on how often they use AI to deny claims, the results of the doctor reviews, and how many people appeal these decisions. The Bureau of Insurance will collect these reports and send a summary to lawmakers every year, starting February 1, 2027. This will allow lawmakers to keep track of how AI is being used and make sure it's being done properly.

Additionally, the Department of Professional and Financial Regulation will be required to set rules about how insurance companies can use AI, and these rules must be in place by November 1, 2025.

In conclusion, this bill is about making sure AI is used responsibly in health insurance. It ensures that AI cannot make decisions on its own, requires doctors to review claims, and

keeps the process open to public scrutiny. This law aims to protect people's health and ensure that AI helps, rather than harms, patients.

Thank you for your consideration of LD 955. I urge you to vote "ought to pass" and would be happy to answer any questions.