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Testimony Neither for Nor Against LD 1727

An Act to Ensure Transparency in Consumer Transactions Involving Artificial Intelligence
April 30, 2025

Senator Bailey, Representative Mathieson, and Members of the Health Coverage, Insurance, and Financial Services Committee.

My name is Dan Demeritt, the Executive Director of the Maine Association of Health Plans. Insurance coverages offered or administered by our member plans provide access to care and better outcomes for many of the Mainers who receive coverage through an employer plan or the individual market. Our mission as an association is to improve health by promoting affordable, safe, and coordinated health care.

Many consumer-facing companies like health plans use virtual assistance tools powered by natural language processing, machine learning, and other advances collectively known as Artificial Intelligence to deliver faster and more effective customer service.

No matter how advanced or life like this technology becomes, it would never be the intent of health plans to mislead consumers into the belief that they are communicating with a human being when they are engaging with a so-called chatbot or an Interactive Voice Response (IVR) System.

We are neither for nor against the proposal and expect to learn more during the public hearing that may lead to further communication with the Committee.

Health Care Group Formed: Maine AI Task Force

We would also remind the Committee that at the April 11 Maine AI Task Force meeting the task force shared that its June 4 meeting would focus on health care and that a small working group has been established to consider health care issues.¹

The task force report is due in October 2025. We believe it is premature to pass AI-related legislation while the task force is considering policy implications that may require future regulatory or legislative actions.

Thank you for your consideration.