

# LD1301 • Maine

## An Act to Prohibit the Use of Artificial Intelligence in the Denial of Health Insurance Claims

Dead

Risk: Medium

Comprehensive

Last Action (Jan 27, 2026): Pursuant to Joint Rule 310.3 Placed in Legislative Files (DEAD)

### Summary

LD1301 aims to prohibit AI in denying health insurance claims in Maine. This analysis is speculative and subject to change upon review of the full bill text.

### Business Impact

If you operate in health insurance in Maine, you must cease using AI to deny claims by the bill's effective date or face penalties.

### Key Provisions

- Prohibits AI in the denial of health insurance claims
- Analysis is speculative; full bill text needed for verification of specific provisions, exceptions, or definitions

### Compliance Checklist

- Ensure no AI systems are used in claim denial processes | Who: Health insurance providers | Penalty: Potential penalties for non-compliance not specified

### Industries Affected

Finance

Health Insurance

Healthcare

### Topics

## Bill Sponsors

Name	Party	Role
Michelle DUNPHY		Primary
Russell BLACK	Republican	Cosponsor
Paul DAVIS		Cosponsor
James DILL		Cosponsor
Craig HICKMAN	Democratic	Cosponsor
Charlotte WARREN		Cosponsor
MARTIN		Primary
CHACE		Cosponsor
CHIPMAN		Cosponsor
FARNSWORTH		Cosponsor
FREY		Cosponsor
HYMANSON		Cosponsor

## Official Source

[https://legislature.maine.gov/legis/bills/display\\_ps.asp?LD=1301&snum;=132](https://legislature.maine.gov/legis/bills/display_ps.asp?LD=1301&snum;=132)

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