

Weekly Advocacy Update February 18th, 2026

HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

LD 2082 – An Act to Regulate the Use of Artificial Intelligence in Providing Certain Mental Health Services

Summary: This bill allows certain licensed professionals to use artificial intelligence to assist in providing administrative support or supplementary support in therapy or psychotherapy services. The bill provides requirements for the use of artificial intelligence as well as prohibitions on its use. The bill also provides for the enforcement of the provisions and penalties for violations.

LD 2162 – An Act to Regulate and Prevent Children’s Access to Artificial Intelligence Chatbots with Human-like Features and Social Artificial Intelligence Companions

Summary: It bans AI systems with human-like features from being accessible to minors without robust age verification, allows exceptions for therapy-focused chatbots under strict conditions, and gives the Attorney General authority to enforce the rules and allows a private right of action for impacted minors.

Implications: It could increase compliance costs for AI developers and service providers and invite legal exposure through state enforcement and private rights of action. Conversely, it aims to reduce risks of emotional manipulation, privacy harms, and unsafe interactions between minors and advanced AI systems.

LD 2056 – An Act to Provide Additional Financing Options to Consumers in the Sate

Summary: This bill clarifies Maine’s consumer credit law by reaffirming the requirement for substantially equal payments while allowing limited exceptions, including down payments, varied payment intervals, and certain simple interest loans, without weakening consumer protections.

Implications: The bill allows limited flexibility in simple-interest loan payments while maintaining consumer protections by capping payment differences at 50%, supporting more practical repayment options for borrowers and lenders.