

A photograph of two scientists, a woman and a man, both wearing white lab coats and blue gloves, working in a laboratory. The woman is standing and looking at a microscope, while the man is sitting and looking at a laptop. The background is a blurred laboratory setting with various pieces of equipment. The entire image has a blue color overlay.

State Analysis of Health AI Laws and Actions



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Technology Quality Assurance Board is tasked with ensuring the responsible, secure and effective deployment of emerging technologies across the executive-branch agencies. The Board is composed of the Office of Information Technology, Dep't of Finance, Law Enforcement Agency, Dep't of Education, Medicaid Agency, Dep't of Revenue, and Dep't of Transportation. ⁸⁸ |
| Is there an enacted AI law or regulation that applies to health insurance? | Yes. S.B. 63 (2026) requires any decision to deny, delay, or modify a prior authorization request based on medical necessity to be ultimately made or reviewed by a licensed physician or qualified health care professional. ⁸⁹ |
| Is there an official state strategy on AI? | Yes. The Governor's Task Force on Generative Artificial Intelligence (GenAI) released a 2024 report that includes a list of ten overarching recommendations for GenAI utilization across the state's executive-branch agencies. ⁹⁰ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. S.B. 63 (2026) regulates data privacy within health plan utilization review functions powered by AI. The law requires health plans to ensure that patient data used in utilization review functions by AI is not used beyond its intended and stated purpose, consistent with HIPAA. ⁹¹ |
| Is human oversight of AI required? | Yes. S.B. 63 (2026) requires human oversight in authorization decisions that would deny or defer a request. ⁹² |
| Is there a consumer complaint mechanism available unique to AI? | No. However, consumers can file a complaint with the Alabama Department of Insurance if they believe AI has been used improperly within their health insurance. ⁹³ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The Medical Association of the State of Alabama is advocating for a ban on the sole use of AI in making initial prior authorization determinations. ⁹⁴ The Alabama Hospital Association has stated that human oversight is critical if AI is going to continue to be used in healthcare determinations. ⁹⁵ |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law that applies to health insurance? | No. |
| Is there an official state strategy on AI? | No. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. Alaska's data protection law focuses on requirements for data breach notifications. |
| Is human oversight of AI required? | No. There is no specific obligation to ensure human oversight of AI decisions or outcomes. However, there are requirements for continuous auditing and recalculations as necessary. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Alaska Department of Commerce, Community, and Economic Development if they believe AI has been used improperly within their health insurance. ⁹⁶ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. Alaska Department of Commerce, Community and Economic Development issued Bulletin 24-01 adopting the NAIC Model Bulletin. ⁹⁷ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. Governor Katie Hobbs established an AI Steering Committee to develop a statewide framework and governance strategy for the use of AI in Arizona. ⁹⁸ The Committee is expected to release its recommendations in Spring 2026. |
| Is there an enacted AI law that applies to health insurance? | Yes. H.B. 2175 (2025) prohibits a prior authorization reviewer from solely relying on AI when rendering an independent medical judgment. ⁹⁹ |
| Is there an official state strategy on AI? | No. An official state strategy on AI is currently being developed by the Governor's AI Steering Committee. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. Arizona's data protection law focuses on notification requirements for data breaches but does not give consumers rights to their data or its management. ¹⁰⁰ |
| Is human oversight of AI required? | Yes. H.B. 2175 (2025) prohibits a prior authorization reviewer from solely relying on AI when rendering an independent medical judgment. ¹⁰¹ |
| Is there a consumer complaint mechanism available? | Yes. Consumers can file a complaint with the AG's office for fraud or deceptive marketing, including those fraud and deceptions developed by AI. The Arizona AG recently recognized the increasing use of AI-powered scams. ¹⁰² Consumers can also file a complaint with the Arizona Department of Insurance & Financial Institutions if they believe AI has been used improperly within their health insurance. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ¹⁰³ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The Arizona AI Ecosystem Committee , organized by the Arizona Technology Council, is dedicated to leading AZ into an AI era by providing leadership, expertise, and recommendations related to AI. |
| Are there state-funded training opportunities on AI? | The State of Arizona is working with InnovateUS to develop a workforce training on the responsible use of AI in day-to-day work. ¹⁰⁴ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Arkansas AI & Analytics Center of Excellence, which was established to guide the responsible adoption of AI, recommended the already-existing governance body in the Data and Transparency Panel (DTP) for AI governance. ¹⁰⁵ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The Arkansas AI & Analytics Center of Excellence has released an initial report on AI adoption for the state. ¹⁰⁶ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Arkansas Insurance Department if they believe AI has been used improperly within their health insurance. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Arkansas Insurance Department issued Bulletin 13-2024 adopting the NAIC Model Bulletin. ¹⁰⁷ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. Heartland Forward is a group of state legislators and executive officers that focuses on developing responsible AI policies while advancing AI-powered economic growth opportunities. ¹⁰⁸ The Arkansas Center for Health Improvement held a forum on the future of health, which included a panel on AI. ¹⁰⁹ |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | <p>Yes.</p> <p>Governor Gavin Newsom signed an Executive Order in 2023 that outlines a framework for California to study the development, use, and risk of generative AI, and develop a deliberate and responsible process for the evaluation and deployment of AI in state government.¹¹⁰</p> <p>Within the Executive Order, the Government Operations Agency, the California Department of Technology, the Office of Data and Innovation, and Governor's Office of Business and Economic Development are responsible for collaborating with other agencies on various AI initiatives.</p> |
| Is there an enacted AI law that applies to health insurance? | <p>Yes.</p> <p>CA S.B. 1120 (2024) imposes certain requirements on the use of AI in benefit utilization policies.¹¹¹ The law requires an AI system to base its determination on the following criteria: (1) an enrollee's medical or other clinical history; (2) individual clinical circumstances presented by the prescribing providers; and (3) other relevant clinical information contained in the enrollee's medical records.¹¹² The law also prohibits an AI system from being discriminatory in violation of state or federal laws, and it cannot supplant a health care provider's decision-making.</p> <p>The law also requires AI systems to be subject to audit and compliance reviews by the state, have written policies and procedures, and periodically review performance, use, and outcomes to maximize accuracy and reliability.</p> <p>CA A.B. 489 (2025) makes it unlawful for AI or GenAI technologies to imply that their care, advice, reports, or assessments are being provided by a human healthcare professional with the appropriate license.¹¹³</p> |
| Is there an official state strategy on AI? | <p>No.</p> <p>However, in November 2023, California issued a report highlighting the benefits and risks of generative AI throughout the state.¹¹⁴ In alignment with these identified benefits, California has launched a number of AI projects. Examples of AI projects include the California Department of Public Health's testing of AI to assist with writing inspection reports for health care facilities and the use of AI to improve language translation for health care appointments by the California Health and Human Services Agency.¹¹⁵</p> |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | <p>Yes.</p> <p>The California Consumer Privacy Act (CCPA) grants consumers the right to: (1) know about the personal information being collected, how it is used and shared; (2) delete personal information being collected; (3) opt-out of the sale or sharing of personal information; (4) correct inaccurate information; (5) limit information; and (6) non-discrimination when exercising their rights under the CCPA.¹¹⁶ However, health information identified under HIPAA and health records are exempt from the law.¹¹⁷</p> |
| Is human oversight of AI required? | <p>Yes.</p> <p>CA S.B. 1120 (2024) requires a determination of medical necessity to be made by a licensed physician or licensed health care provider competent to evaluate the specific clinical issues involved.¹¹⁸</p> |
| Is there a consumer complaint mechanism available? | <p>Yes.</p> <p>The California AG explicitly recognized that state and federal consumer protection and health care laws are applicable to companies using AI within California.¹¹⁹</p> <p>Consumers can file a complaint with the California Attorney General (AG) if they believe AI has been used in a deceptive or unfair manner.</p> <p>Consumers can file a complaint with the California Department of Insurance if they believe AI has been used improperly within their health insurance.</p> |

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| <p>Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?</p> | <p>Yes.</p> <p>The California Department of Insurance issued guidance relating to the use of AI in utilization management, as mandated by S.B. 1120.¹²⁰ The Insurance Commissioner has also issued guidance on the use of AI, and other forms of "big data" being used to disproportionately deny claims from socioeconomically-disadvantaged communities.¹²¹</p> <p>The guidance document reiterates the requirements as enumerated in the law and states explicitly that the ACA requirements of Section 1577 apply to AI systems in health insurance.¹²²</p> |
| <p>FUTURE READINESS</p> | |
| <p>Are there state-based advocacy groups related to AI in health insurance or health care?</p> | <p>Yes.</p> <p>The California Health Care Foundation publishes resources on AI perspectives throughout the state, including patient, provider, and policymaker perspectives.¹²³</p> <p>Digital Democracy Cal Matters also provides an overview of state legislature activity on AI. Importantly, reports from Digital Democracy use AI to support their reporting and analysis.¹²⁴</p> <p>California consumers also have an opportunity to weigh-in on AI policy through the launch of Engaged California, an online platform that allows consumers to share their feedback on how AI is impact their work, lives, and the economy.¹²⁵</p> |
| <p>Are there state-funded training opportunities on AI?</p> | <p>Yes.</p> <p>Under a 2023 Executive Order, the state launched a public training program for state employees including a five-course series on AI essentials and knowledge.¹²⁶</p> |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | <p>Yes.</p> <p>The Colorado AG is responsible for enforcing the AI consumer protection law.</p> <p>An AI Taskforce was also launched in 2022. The taskforce was charged with considering issues and proposing recommendations regarding protections for consumers and workers related to AI.¹²⁷</p> <p>The Governor also launched an AI Policy Working Group in 2025, focused on developing a policy framework to protect consumers and cultivate AI innovation within the state.¹²⁸</p> |
| Is there an enacted AI law that applies to health insurance? | <p>Yes.</p> <p>S.B. 205 (2024), Consumer Protections for Artificial Intelligence, requires developers of "high-risk" AI systems to use reasonable care to protect consumers from any "known or reasonably foreseeable risk." The law states that there is a rebuttable presumption that a developer used reasonable care if they made available (1) a statement disclosing specific information about the high-risk system; (2) information and documentation necessary to complete an impact assessment; (3) making a publicly available statement summarizing the types of high-risk systems that have been developed and substantially modified and how risks and reasonably foreseeable risks are mitigated; and (4) disclosing to the AG any known or reasonably foreseeable risks within 90 days of discovery.¹²⁹</p> <p>The law also requires deployers of high-risk systems to use reasonable care to protect consumers from known and foreseeable risks. A rebuttable presumption of reasonable care will be presumed when the deployer: (1) implements a risk management policy and program for the high-risk system; (2) completes an impact assessment of the high-risk system; (3) annually reviews the deployment of each high-risk system to ensure non-discrimination; (4) notifies a consumer of specified items if the high-risk system makes or will be a substantial deciding factor in making a consequential decision concerning the consumer; (5) provides a consumer with an opportunity to correct any incorrect personal information; (6) provides an opportunity to appeal, with human review; (7) provides a publicly available statement summarizing the types of risk and the nature, source, and extent of information collected and used by developer; and (8) discloses to the AG the discovery of discriminatory algorithms within 90 days of identification.¹³⁰</p> <p>The law applies to high-risk situations in education enrollment or opportunities; employment or employment opportunities; financial or lending services; essential government services; housing; insurance; and legal services.¹³¹</p> <p>However, the law's implementation has been postponed to June 30, 2026.¹³²</p> |
| Is there an official state strategy on AI? | <p>Yes.</p> <p>The Colorado Governor's Office of Information Technology has developed a "near term" strategic approach to Generative AI (GenAI).¹³³ The three pillars of the GenAI Strategy include governance, innovation, and education.¹³⁴</p> |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | <p>Yes.</p> <p>The Colorado Privacy Act grants consumers the right to: (1) opt-out from the sale or use of their personal data; (2) know whether their personal data is being collected; (3) access the personal data the controller has on them; (4) correct personal data; (5) delete personal data; and (6) download and remove personal data from a platform in a format that allows transfer to another platform.¹³⁵</p> <p>However, health information identified under HIPAA and health records are exempt from the law.¹³⁶</p> |

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| Is human oversight of AI required? | <p>Yes, but limited to high-risk systems.</p> <p>Consumer Protections for Artificial Intelligence S.B. 205 (2024) requires high-risk systems to provide an opportunity to appeal an AI decision with human review.</p> <p>However, the law stipulates that this human review is only required if "technically feasible," reducing the mandate to be permissible rather than mandatory.¹³⁷</p> |
| Is there a consumer complaint mechanism available? | <p>Yes.</p> <p>The Colorado AG is responsible for enforcing S.B. 205 and grants the AG authority to promulgate rules to enforce the law's requirements.¹³⁸</p> |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | <p>Yes.</p> <p>The Commissioner of Insurance published Regulation 10-1-1 relating to the use of information sources, algorithms, and predictive models in insurance, including health insurance.¹³⁹</p> <p>The Regulation requires insurers to develop a governance and risk framework and imposes reporting requirements.¹⁴⁰</p> |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | <p>Yes.</p> <p>Twelve advocacy organizations published an open letter calling on Colorado lawmakers to strengthen the AI Act before it goes into effect in 2026.</p> |
| Are there state-funded training opportunities on AI? | <p>Yes.</p> <p>The Colorado Statewide Internet Portal Authority has launched a Learning Cohort to improve AI literacy.¹⁴¹</p> |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The AI Advisory Group offers guidance and standards for emerging AI technology and ease adoption by the state. ¹⁴² |
| Is there an enacted AI law or regulation that applies to health insurance? | Yes. S.B. 10 (2025) prohibits the use of AI to make an adverse determination based on medical necessity. ¹⁴³ |
| Is there an official state strategy on AI? | Yes. Connecticut's Policy AI-01 AI Responsible Use Framework includes a framework on guardrails, workforce, empowerment and education, and purposeful use to foster responsible AI innovation. ¹⁴⁴ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. However, Public Act 25-113 (S.B. 1295, 2025, amending the Connecticut Data Privacy Act) requires certain businesses to disclose in privacy notices whether they use personal/sensitive data to train large language models and grants consumers the right to opt out of automated decision-making systems (which can include AI) that use their data for "significant decisions," including health care. ¹⁴⁵ However, health information identified under HIPAA and health records are exempt from the law. ¹⁴⁶ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Connecticut Insurance Department if they believe AI has been used improperly within their health insurance. ¹⁴⁷ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Insurance Department issued Bulletin MC-25 adopting the NAIC Model Bulletin. ¹⁴⁸ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The Connecticut Health AI Collaborative aims to bring together healthcare professionals, AI experts, policymakers, and visionaries from around the state of Connecticut to develop groundbreaking applications that enhance diagnostics, revolutionize patient care, optimize medical processes, and reduce costs. ¹⁴⁹ |
| Are there state-funded training opportunities on AI? | Yes. The state has launched a statewide higher education innovation challenge designed to expand AI education and workforce training, which includes an eight-week online program focused on AI fundamentals in healthcare business innovation. ¹⁵⁰ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law or regulation that applies to health insurance? | Yes. H.B. 191 (2026) clarifies that nonhuman entities, including AI, may not be licensed as professional nurses, APRNs, practical nurses, physicians, or PAs. ¹⁵¹ |
| Is there an official state strategy on AI? | No. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Delaware Personal Data Privacy Act grants consumers the right to: (1) Access and confirm whether their personal data is being processed; (2) Correct inaccurate personal data; (3) Delete personal data; (4) Obtain a portable copy of their data; (5) Request a list of third parties with whom their data has been shared; and (6) Opt out of targeted advertising, the sale of personal data, and certain automated profiling decisions that have legal or similarly significant effects. ¹⁵² However, health information identified under HIPAA and health records are exempt from the law. ¹⁵³ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Delaware Insurance Commissioner's Consumer Services Division if they believe AI has been used improperly within their health insurance. ¹⁵⁴ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Department of Insurance issued Bulletin No. 148 adopting the NAIC Model Bulletin. ¹⁵⁵ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The Delaware Healthcare Association has advocated for legislation to establish AI licensing restrictions. ¹⁵⁶ |
| Are there state-funded training opportunities on AI? | Yes. The State of Delaware launched an AI training curriculum for state employees focused on the responsible, effective, and ethical use of AI across state government. ¹⁵⁷ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | No. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Florida Digital Bill of Rights grants consumers the rights to: (1) confirm whether a controller is processing the consumer's personal data and access that data; (2) correct inaccuracies in the consumer's personal data, taking into account the nature and purposes of processing; (3) delete any or all personal data provided by or obtained about the consumer; (4) obtain a portable, and to the extent technically feasible, readily usable copy of the consumer's personal data if available in digital form; and (5) opt out of the processing of personal data for targeted advertising, the sale of personal data, and profiling that produces a legal or similarly significant effect on the consumer. ¹⁵⁸ However, health information identified under HIPAA and health records are exempt from the law. ¹⁵⁹ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a mediation request or insurance concern through the Division of Consumer Services' Consumer Assistance Portal if they believe AI has been used improperly within their health insurance. ¹⁶⁰ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. However, Insurance Commissioner Mike Yaworsky has encouraged lawmakers to ensure the Office of Insurance Regulation (OIR) can oversee insurers' AI use. ¹⁶¹ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. National Association of Social Workers – Florida Chapter advocated for House Bill 281 (2026), which would prohibit unregulated use of AI in therapeutic services. ¹⁶² |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Office of Artificial Intelligence aims to champion the responsible use of AI in state government. ¹⁶³ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | No. However, the Georgia Enterprise IT Strategic Plan 2025 includes some provisions on AI, ¹⁶⁴ and the state is in the process of developing a comprehensive AI Enablement Strategy. ¹⁶⁵ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint through the Office of Commissioner of Insurance and Fire Safety's Consumer Complaint Portal if they believe AI has been used improperly within their health insurance. ¹⁶⁶ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | <p>Yes.</p> <p>The Hawaii State Data Office is responsible for cultivating a data-driven, impact-focused, and citizen-centric culture to promote data sharing, integration, privacy protection, evidence-based policy making, and responsible use of data and AI.¹⁶⁷</p> <p>S.B. 3001 (2026) establishes a data taskforce charged with assisting Hawaii's Chief Data Officer. Members include one representative of the judiciary, the superintendent of education (or a designee), the director of health and human services (or a designee), the director of business, economic development and tourism (or a designee), the President of the University of Hawaii (or a designee), two members of the public representing non-profit organization stakeholders with experience in data, and two members to represent for-profit business stakeholders.¹⁶⁸</p> |
| Is there an enacted AI law that applies to health insurance? | <p>No.</p> <p>However, in 2026, the Hawaii legislature passed the Artificial Intelligence Disclosure and Safety Act (S.B. 3001).¹⁶⁹ The Act requires AI systems to clearly and conspicuously disclose to the user that the user is interacting with AI at the beginning of each session and at least once per hour of continuous interaction. It also requires protocols for responding to self-harm or suicidal ideation prompts, imposes additional safeguards for minors, and mandates reporting related to user interventions and crisis referrals.¹⁷⁰</p> |
| Is there an official state strategy on AI? | <p>Yes.</p> <p>The Hawaii State Data Office established <i>Data and AI Guiding Principles</i> and a <i>Data and AI Strategy</i>.¹⁷¹ The strategy includes goals relating to protecting privacy, ensuring security and compliance; improving quality, accuracy, and reliability; promoting accessibility and interoperability; accelerating efficiency and resident satisfaction; and ensuring equity and ethical responsible use of data and AI.</p> |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | <p>No.</p> <p>Hawaii's personal data law focuses on notification requirements for data breaches, but it does not create consumer rights related to their data.¹⁷²</p> |
| Is human oversight of AI required? | <p>No.</p> |
| Is there a consumer complaint mechanism available? | <p>No.</p> <p>However, consumers can file a complaint with the Hawaii Insurance Division if they believe AI has been used improperly within their health insurance.</p> |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | <p>Yes.</p> <p>The Department of Commerce and Consumer Affairs issued Memorandum 2025-13A adopting the NAIC Model Bulletin.¹⁷³</p> |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | <p>Yes.</p> <p>Transform Hawai'i Government is a 501(c)(3) established to promote an open, transparent, and responsive Hawaii government.¹⁷⁴</p> |
| Are there state-funded training opportunities on AI? | <p>Yes.</p> <p>Through a partnership with Google, Hawaii is offering the "AI Essentials" and "Google Prompting Essentials" courses free to all state and county employees.¹⁷⁵</p> |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | <p>Yes.</p> <p>The Office of Information Technology Services is the primary agency responsible for AI governance.¹⁷⁶</p> <p>Within the Office of Information Technology Services, there is an AI Executive Committee, Ethics Advisory Committee, Technical Review Board, and AI innovation team, each with a supportive role in developing regulations and monitoring the use of AI within the state.</p> <p>The Office of Information Technology Services also recognizes it is responsible for the framework, standard, and consultation used by agencies, but that each agency has a responsibility for managing AI implementation, use, and outcomes.</p> |
| Is there an enacted AI law that applies to health insurance? | No. |
| Is there an official state strategy on AI? | <p>Yes.</p> <p>The Office of Information Technology Services has published a governance policy, standard, and guideline framework for responsible innovation in Idaho.¹⁷⁷</p> <p>The framework outlines the governance policy, risk assessment methodologies, documentation requirements, use of third-party AI tools, and privacy and security requirements.¹⁷⁸</p> |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | <p>No.</p> <p>Idaho's personal data law focuses on notification requirements for data breaches, but it does not create consumer rights related to their data.¹⁷⁹</p> |
| Is human oversight of AI required? | <p>Yes, within the state government's use.</p> <p>The state governance framework requires the implementation of mitigation strategies such as human review.¹⁸⁰</p> <p>The governance framework also explicitly states that "GenAI is a tool to augment human capabilities, not replace human judgment."¹⁸¹</p> |
| Is there a consumer complaint mechanism available? | <p>No.</p> <p>However, consumers can file a complaint with the Idaho Department of Insurance if they believe AI has been used improperly within their health insurance.</p> |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ¹⁸² |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Illinois Department of Innovation and Technology is the primary agency responsible for AI policy in state government, setting standards for responsible use. ¹⁸³ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. However, H.B. 1806 (2025) makes it illegal for AI systems to independently provide therapy, psychotherapy, or clinical recommendations without review and approval by a licensed professional. ¹⁸⁴ S.B. 1297 (2026) requires an operator to not knowingly and intentionally cause or program a conversational AI service to make any representation or statement that explicitly indicates that the conversational AI service is designed to provide professional mental or behavioral health care. ¹⁸⁵ |
| Is there an official state strategy on AI? | Yes. AI is included in the Governor's five-year plan launched in 2024. ¹⁸⁶ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. The Illinois Personal Information Protection Act focuses on notification requirements for data breaches rather than providing consumers with rights to their data. ¹⁸⁷ |
| Is human oversight of AI required? | Yes. The Wellness and Oversight Psychological Resources Act prohibits the use of AI to independently provide therapy without the review and approval by a licensed professional. The law also prohibits licensed professionals from using AI to (1) make independent therapeutic decisions; (2) directly interact with clients; (3) generate therapeutic or treatment recommendations without review and approval of a licensed professional; or (4) detect emotions or mental states. ¹⁸⁸ |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Illinois Department of Insurance if they believe AI has been used improperly within their health insurance. ¹⁸⁹ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Illinois Department of Insurance issued Bulletin 2024-08 adopting the NAIC Model Bulletin. ¹⁹⁰ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The AI.Health4All Center for Health Equity at the University of Illinois College of Medicine focuses on improving fairness and reducing bias in healthcare through the utilization of innovative technologies. ¹⁹¹ Illinois State Medical Society advocates for legislation that would limit how insurers use AI systems to make or support adverse determinations that affect patients. ¹⁹² |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. However, the Artificial Intelligence Task Force recommended establishing a permanent interim study committee for the purpose of studying and recommending legislation regarding issues related to emerging technologies, including AI. ¹⁹³ |
| Is there an enacted AI law or regulation that applies to health insurance? | Yes. H.B. 1271 (2026) prohibits an insurer from using AI as the sole basis to downcode and requires an insurer to disclose in an easily accessible and readable manner when AI is used as part of a benefit decision or downcode. It also prohibits a health provider from using AI to submit a health benefits claim without the review of a provider or other person involved in the claim. ¹⁹⁴ |
| Is there an official state strategy on AI? | Yes. The Office of the State Chief Data Officer has published the <i>State of Indiana Policy: Artificial Intelligence</i> . ¹⁹⁵ It outlines the state's policy for the adoption of the National Institute of Standards and Technology, Artificial Intelligence Risk Management Framework (AI RMF 1.0). ¹⁹⁶ The policy requires all state agencies to conduct an AI Readiness Assessment for all AI systems before usage by the agency. ¹⁹⁷ The Governor's Office has also launched "IN AI" a statewide initiative aimed at supporting businesses grow, create jobs, and increase wages with the use of human-centered AI. ¹⁹⁸ The initiative provides information on how to identify where AI can improve operations, provides tools and technical support, and connects businesses with talent to implement solutions. ¹⁹⁹ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Indiana Consumer Data Protection Act grants consumers the right to: (1) confirm if a controller is processing their personal data; (2) access their personal data; (3) correct inaccuracies in their data; (4) have their personal data deleted; (5) obtain a copy or summary of their personal data; and (6) opt-out of their personal data being processed for targeted advertising, sale of personal data, and profiling in furtherance of decisions that produce significant effects concerning the consumer. ²⁰⁰ |
| Is human oversight of AI required? | Yes. H.B. 1271 (2026) requires human oversight in downcoding decisions by insurers and in coverage requests by health care providers. ²⁰¹ |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Indiana Department of Insurance if they believe H.B. 1271 (2026) has been violated or if they believe AI has been used improperly within their health insurance. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. Indiana Health Information Management Association, a non-profit association of health information professionals in Indiana, advocates on issues related to AI. ²⁰² |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law or regulation that applies to health insurance? | Yes. H.B. 2635 (2026) prohibits health insurance companies from using AI as the sole basis to determine whether to deny a request for prior authorization or downcode the request. ²⁰³ S.F. 2417 (2026) requires AI systems to clearly and conspicuously disclose that the AI system is not human at least every three hours, adopt protocols to respond to users expressing suicidal ideation or self-harm, and ensure AI service does not represent or mislead itself as a professional providing psychological or behavioral health services. ²⁰⁴ |
| Is there an official state strategy on AI? | Yes. The Iowa Department of Management has published the <i>Generative AI Policy</i> for state agencies. ²⁰⁵ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Iowa Consumer Data Protection Act grants consumers the right to request: (1) the types of personal data being processed; (2) the nature and purpose for collecting and processing data; (3) duration of processing; (4) to return or delete personal data; and (5) have their personal data protected. ²⁰⁶ However, health information identified under HIPAA and health records are exempt from the law. ²⁰⁷ |
| Is human oversight of AI required? | Yes. Under H.B. 2635, human oversight is required in prior authorization and downcoding decisions. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Iowa Insurance Division if they believe AI has been used in violation of H.B. 2635. ²⁰⁸ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Iowa Insurance Commissioner issued Bulletin 24-04 adopting the NAIC Model Bulletin. ²⁰⁹ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The Iowa Medical Society advocates for legislation that prohibits health insurance companies from using AI to determine whether to deny a prior authorization request. ²¹⁰ |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Kansas Legislative Artificial Intelligence Task Force is a 14-member team created to proactively identify opportunities, risks, and recommendations related to AI and to serve as an expert advisory board to legislative requests. ²¹¹ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. However, H.B. 2313 (2026) prohibits all medical and research facilities in the state from using genetic sequencers or operational or research software used for genetic analysis produced in or by a foreign adversary or affiliated entity. ²¹² The law also prohibits state agencies from allowing employees to access AI platforms of concern on state-owned or state-issued electronic devices. ²¹³ Prohibited countries of concern or foreign adversaries include China, Cuba, Iran, the Democratic People's Republic of Korea, Russia, and Venezuela. ²¹⁴ |
| Is there an official state strategy on AI? | Yes. Kansas has issued a policy governing acceptable use of generative AI for Executive Branch agencies. ²¹⁵ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Kansas Department of Insurance if they believe AI has been used improperly within their health insurance. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. Kansas Health Institute, Health Resources in Action, Wichita State University Community Engagement Institute partnered to inform AI in health policy development. ²¹⁶ |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Commonwealth Office of Technology and Artificial Intelligence Governance Committee oversees ethical and responsible AI use, require public disclosure of AI applications, provide employee training, and prioritize personal privacy and data protection. ²¹⁷ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. However, S.B. 4 (2025) requires the Commonwealth Office of Technology to create the Artificial Intelligence Governance Committee to develop and implement policy standards for AI use by state government entities. ²¹⁸ |
| Is there an official state strategy on AI? | Yes. The Commonwealth Office of Technology has published an Artificial Intelligence Policy. ²¹⁹ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Kentucky Consumer Data Protection Act grants consumers the right to: (1) confirm whether a controller is processing the consumer's personal data and access that data, unless doing so would require disclosure of a trade secret; (2) correct inaccuracies in the consumer's personal data, taking into account the nature and purposes of processing; (3) delete personal data provided by or obtained about the consumer; (4) obtain a portable, and to the extent technically practicable, readily usable copy of personal data previously provided to the controller, where processing is carried out by automated means, without requiring disclosure of trade secrets; and (5) opt out of processing of personal data for targeted advertising, the sale of personal data, or profiling that produces legal or similarly significant effects concerning the consumer. ²²⁰ However, health information identified under HIPAA and health records are exempt from the law. ²²¹ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint through the Department of Insurance if they believe AI has been used improperly within their health insurance. ²²² |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Kentucky Department of Insurance issued Bulletin 2024-02 adopting the NAIC Model Bulletin. ²²³ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The University of Kentucky Center for Applied AI and AIM Alliance (Pathology/Radiology/Markey Cancer Center) focuses on responsible AI in medicine/research. ²²⁴ |
| Are there state-funded training opportunities on AI? | Yes. S.B. 4 (2025) mandates employee education and training on AI use. ²²⁵ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Louisiana Innovation, a new division of Louisiana Economic Development, will develop the Louisiana Institute for Artificial Intelligence, a 501(c)(3) that will serve as the state's lead anchor for statewide AI strategy, focused on applied research and development, commercialization, workforce development and policy. ²²⁶ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The Louisiana Office of Technology Services (OTS) issued an Artificial Intelligence Acceptable Use Policy for state agencies. ²²⁷ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The OTS' AI Acceptable Use Policy requires state agencies leveraging AI to protect the privacy and security of data in accordance with the OTS Information Security Policy and any applicable state and federal laws and policies. ²²⁸ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint through the Department of Insurance if they believe AI has been used improperly within their health insurance. ²²⁹ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Maine Artificial Intelligence Task Force is charged with issuing AI policy recommendations. ²³⁰ |
| Is there an enacted AI law or regulation that applies to health insurance? | Yes. L.D. 2082 (2026) requires consent before certain licensed professions use AI for supplementary support during recorded or transcribed therapy sessions and prohibits AI from making independent therapeutic decisions. ²³¹ |
| Is there an official state strategy on AI? | Yes. The Maine Artificial Intelligence Task Force released a set of policy recommendations which includes three directives: (1) Prepare Maine's economy and workforce for the opportunities and risks likely to result from advances in AI; (2) Protect residents from potentially harmful uses of AI technologies; and (3) Explore the most promising uses for state agencies, quasi-state agencies, and other public entities such as municipalities to deploy AI technologies to address capacity gaps and improve service delivery to the populations they serve. ²³² |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint through the Department of Insurance if they believe AI has been used improperly within their health insurance. ²³³ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. Alliance for Addiction and Mental Health Services has advocated for the regulation of AI in mental health services. ²³⁴ The Maine Medical Association has advocated for prohibiting the use of AI in the denial of health insurance claims and requiring human oversight in medical insurance payment decisions. ²³⁵ NASW Maine Chapter has advocated for regulating the use of AI in therapy. ²³⁶ |
| Are there state-funded training opportunities on AI? | No. However, the Task Force report recommends AI literacy/training for healthcare professionals. ²³⁷ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Maryland Department of Information Technology is the primary agency regulating AI usage within state government, guided by Maryland's Responsible AI Policy and responsible for ensuring ethical and safe AI implementation. |
| Is there an enacted AI law or regulation that applies to health insurance? | Yes. H.B. 795 (2025) requires human review of an adverse determination made by AI. ²³⁸ H.B. 820 (2025) requires AI tools to base determinations on individual patient medical history, clinical circumstances, and relevant medical records, and explicitly prohibits basing decisions solely on group datasets, and mandates that AI tools don't replace healthcare provider decision-making. ²³⁹ |
| Is there an official state strategy on AI? | Yes. The Maryland AI Enablement Strategy & AI Study Roadmap outlines a five-part plan: governance, capacity-building, innovation, workforce, and studies in key issue areas, including health care. ²⁴⁰ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Maryland Online Data Privacy Act grants consumers the right to: (1) confirm whether a controller is processing the consumer's personal data; (2) access the consumer's personal data; (3) correct inaccuracies in the consumer's personal data; (4) require a controller to delete personal data, unless retention of the personal data is required by law; (5) obtain a copy of the consumer's personal data processed by the controller in a portable and, to the extent technically feasible; (6) obtain a list of the categories of third parties to which the controller has disclosed the consumer's personal data; (7) opt out of the processing of personal data for purposes of targeted advertising, the sale of personal data, or profiling in furtherance of solely automated decisions that produce legal or similarly significant effects concerning the consumer. ²⁴¹ However, health information identified under HIPAA and health records are exempt from the law. ²⁴² |
| Is human oversight of AI required? | Yes. H.B. 795 (2025) requires human review of an adverse determination made by AI. ²⁴³ |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint through the Maryland Insurance Administration if they believe AI has been used improperly within their health insurance. ²⁴⁴ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. Maryland Insurance Administration issued Bulletin 24-11 adopting the NAIC Model Bulletin. ²⁴⁵ Executive Order 01.01.2024.02 outlines responsible principles for AI in state government and creates an AI Subcabinet of the Governor's Executive Council responsible for promoting AI principles, providing advice and recommendations on AI, and facilitating statewide coordination on the responsible, ethical, and productive use of AI across state agencies. ²⁴⁶ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. MedChi has advocated for legislation to establish guardrails for the use of AI by PBMs and insurers. ²⁴⁷ |
| Are there state-funded training opportunities on AI? | Yes. Maryland invested \$4 million via Department of Labor for AI training grants, apprenticeships, and cybersecurity programs. ²⁴⁸ Maryland Health Care Commission hosts the Health Care AI Symposium series for ethical/responsible AI in health. ²⁴⁹ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Massachusetts AI Strategic Task Force aims to lead the state in AI innovation while ensuring its responsible and ethical development. ²⁵⁰ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The Massachusetts AI Strategic Task Force issued a 2024 report outlining recommendations to promote responsible and ethical AI innovation. ²⁵¹ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. Massachusetts' data protection law focuses on setting minimum standards for safeguarding personal information to ensure its security and confidentiality, protect against anticipated threats, and prevent unauthorized access or use. ²⁵² |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint through the Division of Insurance if they believe AI has been used improperly within their health insurance. ²⁵³ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Division of Insurance issued Bulletin 2024-10 adopting the NAIC Model Bulletin. ²⁵⁴ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. Massachusetts College of Emergency Physicians advocates for regulating the use of AI in PA programs. ²⁵⁵ |
| Are there state-funded training opportunities on AI? | Yes. Governor Maura Healey launched a new statewide partnership with Google to offer all Massachusetts residents access to AI and career certificate training programs at no cost through the Grow with Google program. ²⁵⁶ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The Michigan Department of Technology, Management & Budget published <i>Guidelines and Responsibilities for the Adoption and Usage of Artificial Intelligence</i> . ²⁵⁷ The Michigan Civil Rights Commission has also published <i>Proposed Guiding Principles for the Elimination and Prevention of Artificial Intelligence Bias and Discrimination</i> . ²⁵⁸ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. Michigan's data protection law focuses on notification requirements for breaches and does not provide consumers with affirmative rights to their data. ²⁵⁹ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint through the Department of Insurance and Financial Services if they believe AI has been used improperly within their health insurance. ²⁶⁰ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Department of Insurance and Financial Services issued Bulletin 2024-20-INS adopting the NAIC's Model Bulletin. ²⁶¹ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The Citizens Research Council of Michigan, ²⁶² a privately-funded non-profit public affairs firm, highlighted the challenges of and opportunities with AI in health care. ²⁶³ The Michigan Health & Hospital Association ²⁶⁴ advocates for developing practical, evidence-based guidelines that prioritize patient safety and care quality through responsible and effective use of AI. ²⁶⁵ |
| Are there state-funded training opportunities on AI? | No. However, the Michigan Department of Labor and Economic Opportunity has published a report highlighting the need to invest in AI skill development. ²⁶⁶ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Director of Artificial Intelligence at Minnesota IT Services works with state agencies to create ethical frameworks for AI. ²⁶⁷ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The Minnesota IT Services launched the <i>Transparent Artificial Intelligence Governance Alliance</i> which partners with state agencies to harness AI's ability for enhancing government efficiency and reducing bias and inequity. ²⁶⁸ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Minnesota Consumer Data Privacy Act grants consumers the right to: (1) be provided a list of third parties to whom their data was sold; (2) opt-out of a business selling their data; (3) obtain a copy of their data; (4) know what information has been collected; (5) correct inaccuracies; (6) have data deleted; and (7) question profiling and automated decisions that affect the consumer. ²⁶⁹ The law also allows consumers the right to know how their data was used in rendering an automated decision, and, if feasible, what information informed the decision and could have changed the result. ²⁷⁰ If inaccurate data was used, consumers have the right to have data corrected and re-evaluated. However, health information identified under HIPAA and health records are exempt from the law. ²⁷¹ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint through the Department of Commerce if they believe AI has been used improperly within their health insurance. ²⁷² |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ²⁷³ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The Minnesota e-Health Initiative is launching two work groups focused on the topics of AI and Bridging Information and Care. ²⁷⁴ Applied AI is a 501(c)(3) working to develop and educate the next generation of AI leaders in Minnesota. ²⁷⁵ |
| Are there state-funded training opportunities on AI? | No. However, Minnesota launched nebulaONE an AI-powered system to support state employees' work. ²⁷⁶ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Mississippi Artificial Intelligence Regulation Task Force is responsible for developing and proposing revisions to the Mississippi Code for the regulation of AI technologies. ²⁷⁷ Beginning in 2026, the Task Force is required to submit an annual report until December 2027. The first report was published in January 2026. |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The Mississippi Department of Information Technology Services has published the <i>Acceptable Use Policy for AI</i> , ²⁷⁸ outlining the requirements and guidelines for AI in state government. ²⁷⁹ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Mississippi Insurance Department if they believe AI has been used improperly within their health insurance. ²⁸⁰ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ²⁸¹ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | Yes. Mississippi Artificial Intelligence Network is run by the Mississippi Gulf Coast Community College and is the official statewide model for AI workforce development. ²⁸² |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law or regulation that applies to health insurance? | No. H.B. 2372 (2026) prohibits an AI system from advertising or representing that the AI system can act as a mental health professional, is capable of providing therapy or psychotherapy services, or can make a mental health diagnosis. ²⁸³ |
| Is there an official state strategy on AI? | No. However, Executive Order 26-02 orders various state agencies to develop and publish frameworks, policies, and recommendations on the use and application of AI. ²⁸⁴ All ordered reports are due to the Governor's office by Nov. 30, 2026. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. ²⁸⁵ Missouri's data protection law addresses notification requirements for data breaches but does not give consumers rights to their data. ²⁸⁶ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Missouri Department of Insurance. ²⁸⁷ Consumers can file complaints with the AG if they believe H.B. 2372 has been violated. ²⁸⁸ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | Yes. The Missouri Department of Higher Education and Workforce Development (MDHEWD) has partnered with Coursera to offer a free 60-hour AI Literacy course. ²⁸⁹ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | <p>Yes.</p> <p>The Montana Blockchain and Digital Innovation Task Force is responsible for building expertise and recommending policies to promote, support, and appropriately regulate financial technology and digital innovation in Montana.²⁹⁰</p> <p>The Task Force is required to submit its findings to the Economic Affairs Interim Committee and the Legislative Council by July 1, 2026.</p> |
| Is there an enacted AI law that applies to health insurance? | No. |
| Is there an official state strategy on AI? | No. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | <p>Yes.</p> <p>The Montana Consumer Data Privacy Act grants consumers the right to: (1) confirm how their personal data is used and processed; (2) correct inaccuracies; (3) delete personal data; (4) obtain a copy of personal data; and (5) opt out of processing of the consumer's personal data, including when used by profiling in furtherance of automated decisions. However, health information identified under HIPAA and health records are exempt from the law.²⁹¹</p> |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | <p>No.</p> <p>However, consumers can file a complaint with the Montana Commissioner of Securities and Insurance if they believe AI has been used improperly within their health insurance.</p> |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ²⁹² |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. However, the Nebraska Information Technology Commission is responsible for developing the standards and guidelines for AI use by state agencies. ²⁹³ |
| Is there an enacted AI law or regulation that applies to health insurance? | Yes. L.B. 77 (2025) prohibits AI from being the sole basis for denying, delaying, or modifying a utilization review request for health care services. The law also requires plans to disclose on their website if AI-based algorithms are used or will be used in the utilization review process. ²⁹⁴ State employees are also prohibited from using applications, software, or platforms created or owned by the Chinese Communist Party. ²⁹⁵ |
| Is there an official state strategy on AI? | Yes. In November 2024, the Nebraska Information Technology Commission published standards and guidelines for the use of AI by state agencies. ²⁹⁶ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Data Privacy Act grants consumers the right to: (1) confirm if their personal data is being processed; (2) confirm who has access to their personal data; (3) request the correction of inaccuracies; (4) request their data be deleted; (5) obtain a copy of their data; and (6) request to opt out of processing of the consumer's personal data for targeted advertising, sale of personal data, and profiling. ²⁹⁷ However, health information identified under HIPAA and health records are exempt from the law. ²⁹⁸ |
| Is human oversight of AI required? | Yes. L.B. 77 (2025) requires human oversight of utilization decisions, denials, or delays. ²⁹⁹ |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Nebraska Department of Insurance if they believe AI has been used improperly within their health insurance. ³⁰⁰ Consumers can file a complaint with the AG if they believe their data has been used in violation of the Data Privacy Act. ³⁰¹ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Nebraska Department of Insurance issued Guidance Document "Use of Artificial Intelligence by Insurers" adopting the NAIC's Model Bulletin. ³⁰² |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. Nebraska Hospital Association advocates for the use of AI to improve patient outcomes, diagnosis, and wait times. ³⁰³ |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law that applies to health insurance? | No. However, A.B. 406 prohibits an AI provider or person, without professional mental or behavioral health care credentials, from making representations that would lead a natural person to believe they are a licensed professional. ³⁰⁴ |
| Is there an official state strategy on AI? | No. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. Nevada's personal data law focuses on notification requirements for data breaches, but it does not create consumer rights related to their data. ³⁰⁵ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Nevada Division of Insurance if they believe AI has been used improperly within their health insurance. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. Nevada Department of Business and Industry, Division of Insurance issued Bulletin 24-001 adopting the NAIC's Model Bulletin. ³⁰⁶ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The National Association of Social Workers, Nevada, supported the passage of A.B. 406 as social workers were raising serious concerns about the use of AI as an unregulated therapy tool. ³⁰⁷ |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The New Hampshire AI Task Force, an initiative of the New Hampshire Tech Alliance, is dedicated to positioning New Hampshire as a national leader in AI. ³⁰⁸ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The AI Task Force has published an AI Task Force Memo that includes guiding principles for AI, examples of how industries are considering using AI, and near-term opportunities for AI experimentation and participation. ³⁰⁹ The Department of Information Technology, Office of the Chief Information Officer, State of New Hampshire Use of AI Technologies Policy requires that decisions, policy changes, and high-stakes interactions maintain rigorous human oversight and intervention at the same level as if AI was not used in the process. ³¹⁰ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The New Hampshire Data Privacy Act grants consumers the right to: (1) confirm whether or not certain businesses are processing their personal data; (2) obtain access to their personal data being processed by those businesses; (3) correct inaccuracies in their personal data being processed by those businesses; (4) delete personal data provided by, or obtained about, them by those businesses; (5) obtain a copy of their personal data in a portable format; and (6) opt-out of the future processing of personal data for purposes of: targeted advertising, the sale of personal data, or certain types of automated profiling. ³¹¹ However, health information identified under HIPAA and health records are exempt from the law. ³¹² |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint through the Insurance Department if they believe AI has been used improperly within their health insurance. ³¹³ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The New Hampshire Insurance Department issued Bulletin INS 24-011-AB adopting the NAIC Model Bulletin. ³¹⁴ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The New Hampshire Tech Alliance launched the New Hampshire AI Task Force, an initiative that brings together voices from government, industry, academia, and the community to help guide responsible AI development and influence public policy across New Hampshire. ³¹⁵ |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
|---|---|
| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Artificial Intelligence Task Force is required to study the potential impacts of AI to prepare recommendations for government actions encouraging the ethical use of AI technologies. It is co-chaired by New Jersey's Chief AI Strategist, the Chief Technology Officer, and the CEO of the Economic Development Authority, and it is supported, in part, by the Office of Innovation. ³¹⁶ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The AI Task Force issued a "Report to the Governor on Artificial Intelligence" on practical recommendations that aim to ensure that the State of New Jersey leverages AI in a responsible and ethical manner to improve government services, achieve equity, and create and maintain economic opportunities for residents. ³¹⁷ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The New Jersey Data Protection Act grants consumers the right to: (1) access personal data, provided it does not reveal the controller's trade secrets; (2) correct inaccuracies, considering the nature and purpose of the data processing; (3) delete personal data concerning the consumer; (4) obtain a portable, technically feasible, and readily usable copy of their data to transmit to another entity without hindrance, provided it does not reveal trade secrets; and (5) opt out of data processing for targeted advertising, the sale of personal data, or profiling that produces legal or similarly significant effects. ³¹⁸ However, health information identified under HIPAA and health records are exempt from the law. ³¹⁹ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Department of Banking and Insurance if they believe AI has been used improperly within their health insurance. ³²⁰ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Department of Banking and Insurance issued Bulletin 25-03 adopting the NAIC Model Bulletin. ³²¹ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. NAMI New Jersey launched an effort to develop benchmarks for assessing how AI tools respond when people seek mental health information and support. ³²² |
| Are there state-funded training opportunities on AI? | Yes. New Jersey launched an AI training tool for government workers. ³²³ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law that applies to health insurance? | No. However, H.B. 178 (2025) tasks the Board of Nursing to establish standards for AI use in nursing. ³²⁴ |
| Is there an official state strategy on AI? | Yes. The New Mexico Department of Information Technology and the Office of Cyber Security published guidelines on how the State of New Mexico will use Generative AI. ³²⁵ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the New Mexico Office of the Superintendent of Insurance if they believe AI has been used improperly within their health insurance. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. New Mexico AI Consortium is collaborating with state laboratories, universities, and colleges to advance AI within New Mexico. ³²⁶ |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Office of Digital Innovation, Governance, Integrity & Trust serves as a central, authoritative body for digital safety and technological governance, overseeing digital safety and AI regulation. ³²⁷ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | No. In February 2026, Governor Kathy Hochul announced plans to launch a new Office of Digital Innovation, Governance, Integrity, and Trust to oversee digital safety and technology governance. ³²⁸ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Department of Financial Services if they believe AI has been used improperly within their health insurance. ³²⁹ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. Insurance Circular Letter No. 7, which addresses the use of Artificial Intelligence Systems and External Consumer Data and Information Sources in insurance underwriting and pricing applies to health insurers. It requires governance and risk frameworks, fairness assessments, transparency, consumer protections, and compliance with unfair trade practices laws. ³³⁰ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. Medical Society of the State of New York proposed a resolution to advocate for regulatory frameworks that prioritize patient safety, transparency, physician accountability, and equitable care in the development and deployment of AI in medicine. ³³¹ AI Now Institute is an independent research institute focused on AI's societal impacts, including in public interest areas like healthcare equity, bias, and accountability. ³³² |
| Are there state-funded training opportunities on AI? | Yes. Governor Kathy Hochul launched an AI training pilot program specifically designed for the New York State workforce that is guided by ITS and includes a diverse group of volunteer users from State agencies, including those that focus on health. ³³³ The New York City Bar Association Presidential Task Force on Artificial Intelligence and Digital Technologies includes a dedicated Subcommittee on Artificial Intelligence in Health Care, addressing policy, ethics, bias, privacy, and clinical/regulatory issues. ³³⁴ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The North Carolina AI Accelerator, within the Department of Information Technology/NCDIT, serves as a hub for state government AI governance, risk assessment, and training. ³³⁵ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. Executive Order No. 24 (2025) requires the Council to submit an annual AI Strategic Recommendation to the Governor, outlining progress, challenges, and strategic recommendations. ³³⁶ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Department of Insurance if they believe AI has been used improperly within their health insurance. ³³⁷ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The North Carolina Department of Insurance issued Bulletin 24-B-19 adopting the NAIC Model Bulletin. ³³⁸ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. North Carolina Nurses Association introduced Policy 1.7: Acceptable Use of Artificial Intelligence Tools to proactively address the growing presence of AI-powered platforms in professional and organizational settings. ³³⁹ North Carolina Medical Society advocates for the need for proactive regulations and clear guidelines for the ethical and effective utilization of AI. ³⁴⁰ |
| Are there state-funded training opportunities on AI? | Yes. Executive Order No. 24 mandates the development and implementation of AI literacy training programs for state employees and the public. ³⁴¹ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. The Information Technology Committee conducted a study on the positive, negative, and neutral testimony of AI; however, the study did not produce any recommendations. ³⁴² |
| Is there an enacted AI law or regulation that applies to health insurance? | Yes. S.B. 2280 (2025) requires prior authorization reviews to be conducted by a licensed health care provider. While not expressly addressing the role of AI, the bill is intended to ensure AI is not used in benefit utilization decisions. ³⁴³ |
| Is there an official state strategy on AI? | No. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. |
| Is human oversight of AI required? | Yes. S.B. 2280 (2025) requires a licensed health care provider review a prior authorization request. ³⁴⁴ |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the North Dakota Insurance and Securities Department if they believe AI has been used improperly within their health insurance. ³⁴⁵ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ³⁴⁶ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. The AI Council Subcommittee provides minimum viable governance for AI systems that are approved by the AI Council. ³⁴⁷ |
| Is there an enacted AI law that applies to health insurance? | No. ³⁴⁸ |
| Is there an official state strategy on AI? | Yes. In 2025, Ohio launched the <i>Blueprint for Empowering Statewide AI Innovation</i> . ³⁴⁹ The AI Blueprint outlines AI Principles (fair, accountable, secure, transparent, and ethical); agency solutions, executive leadership, and the development of the AI Council. ³⁵⁰ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. Ohio's data protection law focuses on notification requirements for data breaches. ³⁵¹ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Ohio Department of Insurance if they believe AI has been used improperly within their health insurance. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ³⁵² |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
|---|---|
| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Governor's Task Force on AI and Emerging Technologies produced its final recommendations and report in January 2024. ³⁵³ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The Oklahoma Office of Management & Enterprise Services published a report titled <i>Use of AI in Oklahoma State Government Standard</i> . ³⁵⁴ The Report outlines standards for AI use in state government to ensure the responsible and secure adoption of AI. ³⁵⁵ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. S.B. 546 (2025) grants consumers the right to: (1) confirm if a business is processing their personal data; (2) correct inaccuracies in their personal data; (3) have their personal data deleted; (4) obtain a copy of their personal data; and (5) opt out of the processing of their personal data for targeted advertising, the sale of personal data, or profiling in furtherance of a decision that legally or significantly impacts the consumer. ³⁵⁶ However, health information identified under HIPAA and health records are exempt from the law. ³⁵⁷ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Oklahoma Insurance Department if they believe AI has been used improperly within their health insurance. In 2027, consumers may also file a complaint with the Oklahoma AG if they believe their data rights have been violated. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. Oklahoma Insurance Department issued Bulletin No. 2024-11 adopting the NAIC Model Bulletin. ³⁵⁸ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | Yes. The Oklahoma Office of Management and Enterprise Services offers a five-module AI training course in partnership with Google. The course is available to all Oklahoma residents. ³⁵⁹ |

| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | <p>Yes.</p> <p>The State Government Artificial Intelligence Advisory Council was established by Executive Order 23-26 and delivered its recommended action plan to Governor Kotek on February 11, 2025.³⁶⁰</p> <p>Based on the Advisory Council recommendation, the Oregon Enterprise Information Services developed and monitors Oregon's Artificial Intelligence Program, which established the foundation for responsible AI use across state government.³⁶¹</p> <p>The Joint Task Force on Artificial Intelligence has also published a final report outlining the terms and definitions that should be used in AI legislation and regulation.³⁶²</p> |
| Is there an enacted AI law that applies to health insurance? | <p>No.</p> <p>However, Oregon has passed S.B. 1546, which prohibits chatbots from misrepresenting themselves as humans and requires chatbots to regularly remind users that AI is not a human.³⁶³ The law also requires AI operators to detect user expressions of suicidal ideation or self-harm; interrupt when necessary; and provide referrals to crisis resources.³⁶⁴</p> |
| Is there an official state strategy on AI? | <p>Yes.</p> <p>The State Government Artificial Intelligence Advisory Council Final Recommended Action Plan outlines the proposed strategy for state government use of AI.³⁶⁵ The recommendations are being implemented by the Enterprise Information Services.³⁶⁶</p> |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | <p>Yes.</p> <p>The Oregon Consumer Privacy Act grants consumers the right to: (1) receive a list of the specific entities that received their data; (2) opt out of businesses selling, profiling, and using targeted advertising with their personal data; (3) receive a copy of their personal and sensitive data; (4) edit inaccuracies in their data; and (5) request personal and sensitive information be deleted.³⁶⁷ However, health information identified under HIPAA and health records are exempt from the law.³⁶⁸</p> |
| Is human oversight of AI required? | <p>No.</p> <p>However, the Advisory Council recommendations and 2026 proposed rule include the requirement of a "cross-functional AI Governance framework that ensures human-in-the-loop oversight. . ."³⁶⁹</p> |
| Is there a consumer complaint mechanism available? | <p>No.</p> <p>However, consumers can file a complaint with the Oregon Division of Financial Regulation if they believe AI has been used improperly within their health insurance.</p> <p>Consumers can file a complaint with the Oregon Department of Justice if they believe their data has been used in violation of the Oregon Consumer Privacy Act.³⁷⁰</p> |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | <p>No.</p> |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | <p>Yes.</p> <p>The Oregon Board of Nursing recognizes that AI is a powerful tool but should not replace human expertise.³⁷¹</p> |
| Are there state-funded training opportunities on AI? | <p>Yes.</p> <p>The Oregon Enterprise Information Services offers a training titled "AI for Public Professionals by Innovate-US" and highlights existing training by Microsoft Copilot and the Scenario Library.³⁷²</p> |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | <p>No, there is not a singular agency responsible for AI regulation or development.</p> <p>However, various state agencies have been identified to conduct limited regulation and enforcement. The AG is overseeing the use of AI under the Unfair Trade Practices and Consumer Protection Law. The Pennsylvania Department of State is also responsible for overseeing the professional licensure and unlicensed practice of health care.³⁷³ The Pennsylvania Office of Administration is responsible for establishing guidelines for state employees' use of AI.³⁷⁴</p> <p>In addition, in January 2026, the Joint State Government Commission published a report titled <i>Artificial Intelligence: Advisory Committee Recommendations on the Adoption and Use of AI in Pennsylvania</i>.³⁷⁵ The report outlines the history of AI and recommendations for the use of AI within the state.</p> |
| Is there an enacted AI law that applies to health insurance? | No. |
| Is there an official state strategy on AI? | No. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | <p>No.</p> <p>Pennsylvania's data protection law focuses on notification requirements for data breaches.³⁷⁶</p> |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | <p>Yes, specific to AI and the unlicensed practice of medicine.³⁷⁷</p> <p>Consumers can file a complaint with the AI Enforcement Task Force at the Department of State.</p> <p>Consumers can also file a complaint with the Pennsylvania Insurance Department if they believe AI has been used improperly within their health insurance.</p> |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | <p>Yes.</p> <p>The Pennsylvania Insurance Department issued Notice 2024-04 adopting the NAIC Model Bulletin.³⁷⁸</p> |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | <p>No.</p> <p>However, the Governor's Office, in collaboration with the Departments of Education, Health, Human Services, State Aging, and Banking and Securities, launched an AI Literacy Toolkit aimed at educating the public on how to use AI safely and responsibly.</p> |



| STRATEGY & GOVERNANCE | |
|---|---|
| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law that applies to health insurance? | No. |
| Is there an official state strategy on AI? | No. However, there is a state strategy for the use of AI within state government. ³⁷⁹ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. South Carolina's data protection law focuses on notification requirements for data breaches. ³⁸⁰ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the South Carolina Department of Insurance if they believe AI has been used improperly within their health insurance. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ³⁸¹ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI? | Yes. The South Carolina Small Business Chamber is advocating to the state legislature to regulate the use of AI. ³⁸² |
| Are there state-funded training opportunities on AI in health insurance or health care? | No. |



| STRATEGY & GOVERNANCE | |
|---|---|
| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Rhode Island AI Task Force is a state-level initiative which is assessing and promoting the development, implementation, and regulation of AI technologies in Rhode Island. ³⁸³ |
| Is there an enacted AI law that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The Rhode Island AI Task Force Report identifies key sectors for AI and focuses on what the state can do to minimize risk and focus on ethical and unbiased solutions. ³⁸⁴ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Rhode Island Data Transparency and Privacy Protection Act grants consumers the right to: (1) confirm whether their personal data is being processed; (2) correct inaccuracies in their data; (3) have their data deleted; (4) obtain a copy of their data; and (5) opt out of having their data processed, sold, or used in profiling. ³⁸⁵ However, health information identified under HIPAA and health records are exempt from the law. ³⁸⁶ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Rhode Island AG if they believe their data has been improperly processed under the Rhode Island Data Transparency Act. Consumers can also file a complaint with the Office of the Health Insurance Commissioner if they believe AI has been used improperly within their health insurance. ³⁸⁷ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Rhode Island Department of Business Regulation, Insurance Division, issued Bulletin No. 2024-03 adopting the NAIC Model Bulletin. ³⁸⁸ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI? | Yes. The Protect Our Healthcare Coalition is a Rhode Island non-profit working to expand equitable access to care and supports S.B. 2010, which imposes certain requirements on insurers when using AI in prior authorization determinations or adverse benefit decisions. ³⁸⁹ |
| Are there state-funded training opportunities on AI in health insurance or health care? | No. |

| STRATEGY & GOVERNANCE | |
|---|---|
| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The South Dakota Bureau of Human Resources and Administration has published a <i>Generative AI Policy</i> . ³⁹⁰ The policy requires employees to receive approval from agency leadership before using AI. ³⁹¹ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. S.B. 49 (2026) requires direct-to-consumer genetic testing companies to safeguard consumer data and provide notice and consent from consumers to sell genetic data. ³⁹² South Dakota's data protection law focuses on data breach notification requirements and does not provide affirmative rights to consumers. ³⁹³ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the South Dakota Division of Insurance if they believe AI has been used improperly within their health insurance. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ³⁹⁴ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. Sanford Health, a large rural health system, is publicly discussing its expanded use of AI. ³⁹⁵ |
| Are there state-funded training opportunities on AI? | Yes. The South Dakota Department of Labor and Regulation highlights the "Google Career Certificate" including the AI Professional Certificate. ³⁹⁶ The website also highlights the specializations in AI Essential and Prompting Essentials. ³⁹⁷ |

| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Artificial Intelligence Advisory Council is responsible for developing the knowledge, expertise, and information sharing to advance the state's use of AI. ³⁹⁸ The Council is responsible for providing recommendations to the Governor, Governor's Cabinet, and the Legislature regarding AI use, policies, governance, and responsibilities related to AI. ³⁹⁹ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. However, Tennessee has passed S.B. 1580 (2026), which prohibits AI systems from representing themselves as a mental health professional. ⁴⁰⁰ |
| Is there an official state strategy on AI? | Yes. In November 2025, the Tennessee Artificial Intelligence Advisory Council launched a state Action Plan. ⁴⁰¹ The Action Plan highlights the current and likely use and impact of AI within the state, and proposes recommendations to promote transparency, accountability, monitoring, and reporting outcomes of AI. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Tennessee Information Protection Act grants consumers the right to: (1) confirm their data is being collected; (2) correct inaccuracies in their data; (3) have their personal information deleted; (4) obtain a copy of their personal information; (5) opt out of targeted advertising, profiling, or sale of their information. Additionally, consumers have a right to know: (1) which categories of information are being collected; (2) the purpose of processing their personal information; (3) how they can exercise their rights and appeal requests; (4) the categories of information being shared with third parties and (5) the categories of third parties that information is shared with. ⁴⁰² The Department of Finance & Administration, Strategic Technology Solutions, prohibits consumer confidential and restricted data from being entered into public AI systems. ⁴⁰³ However, health information identified under HIPAA and health records are exempt from the law. ⁴⁰⁴ |
| Is human oversight of AI required? | No. However, the State Action Plan endorses the "human in the loop" oversight principles for high-impact decision making. ⁴⁰⁵ |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Department of Commerce and Insurance if they believe AI has been used improperly within their health insurance. ⁴⁰⁶ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ⁴⁰⁷ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | Yes. The Tennessee Board of Regents has implemented various training programs to advance AI professional development. ⁴⁰⁸ |

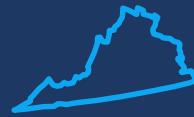


| STRATEGY & GOVERNANCE | |
|---|---|
| Is there a state agency or taskforce responsible for AI regulation or development? | <p>Yes.</p> <p>The Texas Department of Information Resources (DIR) is responsible for enforcing and implementing the Texas Responsible Artificial Intelligence Governance Act (TRAIGA).⁴⁰⁹</p> <p>TRAIGA also created the Texas Artificial Intelligence Council, within DIR, which is responsible for supporting innovation and overseeing complaints.⁴¹⁰</p> <p>TRAIGA also creates a regulatory sandbox for novel AI systems.⁴¹¹</p> |
| Is there an enacted AI law or regulation that applies to health insurance? | <p>Yes.</p> <p>S.B. 815 (2025) prohibits a utilization review agent from using AI as the sole basis for a benefit decision, delay, or denial.⁴¹²</p> <p>S.B. 1188 (2025) requires that health records developed with the assistance of AI must be reviewed by a health care provider.⁴¹³ The law also requires the health care provider to disclose the use of AI to patients.⁴¹⁴ It also regulates the use of AI, including requiring certain disclosures to consumers about their engagement with AI systems and prohibiting AI systems from encouraging or inciting self-harm, harm to another person or criminal activity.⁴¹⁵</p> <p>H.B. 149 (2025) requires provider disclosure if an AI system is used in relation to health care service or treatment.⁴¹⁶</p> <p>Each state agency and local government deploying or using AI must include a generalized statement in the patient consent forms that an artificial intelligence system may be used in the course of their treatment.⁴¹⁷</p> |
| Is there an official state strategy on AI? | <p>No.</p> <p>However, the Texas Artificial Intelligence Council is responsible for issuing reports on the compliance of AI systems, ethical implications of AI, data privacy and security concerns, and other issues associated with the use of AI in the state.⁴¹⁸</p> |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | <p>Yes.</p> <p>The Texas Data Privacy and Security Act grants consumers the right to: (1) know if their data is being collected and receive a copy of their data; (2) correct inaccuracies in their personal data; (3) have their personal data deleted; (4) opt out of having their data processed for targeted advertising, sale, or profiling; and (5) not have retaliation or discrimination for exercising these rights.⁴¹⁹ However, health information identified under HIPAA and health records are exempt from the law.⁴²⁰</p> |
| Is human oversight of AI required? | <p>Yes.</p> <p>S.B. 1188 (2025) requires review of health records by a health care provider.</p> <p>S.B. 815 (2025) requires a health care provider to review utilization review decisions, denials, and delays.</p> |
| Is there a consumer complaint mechanism available? | <p>Yes.</p> <p>Consumers can file a complaint with the Texas AG if they believe TRAIGA has been violated.⁴²¹</p> <p>Consumers can file a complaint with the Texas Department of Insurance if they believe AI has been used improperly in a health insurance decision.⁴²²</p> |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | <p>Yes.</p> <p>Texas Insurance Commissioner Bulletin #B-0012-25 recognizes that S.B. 815 (2025) prohibits the use of AI decisions in utilization review.⁴²³</p> |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | <p>Yes.</p> <p>Texas Medical Association supports the use of AI with supported physician decision-making.⁴²⁴</p> |
| Are there state-funded training opportunities on AI? | <p>Yes.</p> <p>Texas DIR is required to certify at least 5 AI training programs for state and local government employees.⁴²⁵ DIR is also developing an AI Literacy Program.⁴²⁶</p> |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | <p>Yes.</p> <p>The Utah Legislature has created the Office of Artificial Intelligence which is responsible for creating and administering an AI learning lab and consulting with stakeholders on AI regulatory proposals. The Director of the Office of Artificial Intelligence is responsible for submitting an annual report to the Business and Labor Committee regarding proposed learning agendas for the learning laboratory; findings and outcomes of the learning laboratory; and recommended legislation from findings.⁴²⁷</p> <p>The Utah Division of Technology Services is establishing an AI program aimed at promoting a culture of innovation and developing and implementing IT policies, standards and best practices.⁴²⁸</p> |
| Is there an enacted AI law that applies to health insurance? | <p>Yes.</p> <p>S.B.0319 (2026) requires insurers to disclose their use of AI in preauthorization processes.⁴²⁹</p> <p>Relatedly, Utah passed S.B. 149 (2024), which requires AI chatbots to clearly and conspicuously disclose to the person using the chatbot that the chatbot is AI. The law also creates requirements for a regulatory mitigation eligibility framework, akin to a regulatory sandbox.⁴³⁰</p> <p>H.B. 0452 (2025) establishes comprehensive regulations for mental health chatbots that use AI technology in Utah, focusing on protecting user privacy, ensuring transparency, and preventing potential harm.⁴³¹</p> |
| Is there an official state strategy on AI? | <p>No.</p> <p>The Office of Artificial Intelligence Policy is working on specific issue-based learning agendas to understand emerging issues and opportunities. For example, the Office's first agenda was related to mental health and resulted in the passage of H.B. 452 (2025), which requires AI chatbots to disclose they are AI to users and to protect personal information shared with AI chatbots.⁴³² The law also creates an affirmative defense for mental health chatbots that have certain documentation, oversight, and policies.⁴³³</p> |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | <p>Yes.</p> <p>The Utah Consumer Privacy Act grants consumers the right to: (1) know what personal data is collected by businesses; (2) access and delete certain personal data maintained by eligible businesses; (3) opt out of the collection and use of personal data for certain purposes; (4) safeguard consumers' personal data; (5) provide clear information on how consumers' data is used or sold; (6) allow for consumers to have their data deleted upon request.⁴³⁴ However, health information identified under HIPAA and health records are exempt from the law.⁴³⁵</p> |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | <p>No.</p> <p>However, consumers can file a complaint with the Utah AG's office if they believe the Artificial Intelligence Amendments or the Consumer Privacy Act has been violated.⁴³⁶</p> <p>Consumers can file a complaint with the Utah Insurance Department if they believe AI has been used improperly in a health insurance decision.</p> |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ⁴³⁷ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | <p>Yes.</p> <p>In February 2026, the Department of Commerce and the Governor's Office of Economic Opportunity launched the Pro-Human AI Initiative to ensure AI is human-guided and human-enhancing, not replacing.⁴³⁸</p> |
| Are there state-funded training opportunities on AI? | <p>Yes.</p> <p>InnovateUS has partnered with the State of Utah to provide AI training to executive-branch state employees.⁴³⁹</p> |

| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Council on Artificial Intelligence provides direction and oversight on the use of AI and the Division of Artificial Intelligence within the Agency of Digital Services operationalizes its guidance and provides an AI Center for Enablement. ⁴⁴⁰ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. However, H.0814 tasks the Artificial Intelligence Advisory Council, in coordination with the Director of the Division of Artificial Intelligence, with developing a written report for the General Assembly on regulating the use of artificial and augmented intelligence in health insurance utilization review processes. ⁴⁴¹ |
| Is there an official state strategy on AI? | Yes. The AI Task Force issued a final report that outlines recommendations for the Division of AI. ⁴⁴² |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. However, the Vermont Data Privacy Act would have granted consumers the right to: (1) confirm processing and access their personal data; (2) obtain a list of specific or general third parties to which the controller has disclosed personal data; (3) correct inaccuracies, considering the data's nature and processing purpose; (4) delete personal data provided by or obtained about them, unless retention is required by law; (5) obtain a portable, readily usable copy of automatically processed data to transmit without hindrance; and (6) opt out of processing for targeted advertising, the sale of personal data, or profiling that produces legal or similarly significant effects. ⁴⁴³ Health information identified under HIPAA and health records are exempt from the law. ⁴⁴⁴ However, the bill was vetoed by the Governor. |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, a consumer can file a complaint with the Vermont Department of Financial Regulation. ⁴⁴⁵ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Department issued Bulletin No. 29 adopting the NAIC Model Bulletin. ⁴⁴⁶ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. National Association of Social Workers advocates for regulating the use of AI in the provision of mental health services. ⁴⁴⁷ |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. Executive Order 30 directs the Virginia Information Technology Agency to develop AI policies and IT standards. ⁴⁴⁸ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. Executive Order 30 Task Force Report focuses on the responsible, ethical, and transparent use of AI across state government, education, and law enforcement. ⁴⁴⁹ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Virginia Consumer Data Protection Act grants consumers the right to: (1) confirm processing and access their personal data; (2) correct inaccuracies, considering the data's nature and processing purposes; (3) delete personal data provided by or obtained about them; (4) obtain a portable, readily usable copy of automatically processed data they previously provided, allowing hindrance-free transmission; and (5) opt out of processing for targeted advertising, the sale of personal data, or profiling that produces legal or similarly significant effects. ⁴⁵⁰ However, health information identified under HIPAA and health records are exempt from the law. ⁴⁵¹ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the State Corporation Commission if they believe AI has been used improperly within their health insurance. ⁴⁵² |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Bureau of Insurance issued Administrative Letter 2024-01 adopting the NAIC Model Bulletin. ⁴⁵³ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. HIMSS Virginia Chapter has an AI Special Interest Groups that focuses addresses critical issues like security, ethics, governance, and the disruptive nature of AI in healthcare. ⁴⁵⁴ AI Ready RVA promotes AI applications across healthcare. ⁴⁵⁵ |
| Are there state-funded training opportunities on AI? | No. However, the AI Task Force strategy recommends higher education AI training across sectors, including health. ⁴⁵⁶ |

| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Washington State Legislature has established the AI Task Force within the AG's office. ⁴⁵⁷ |
| Is there an enacted AI law that applies to health insurance? | No. However, the legislature has passed H.B. 2225 (2026) regulating AI companion chatbots. ⁴⁵⁸ Under the law, chatbots have to provide a clear and conspicuous disclosure that the AI chatbot is not human. Disclosures must be provided at the beginning of each interaction and every three hours thereafter. The law also requires AI chatbots have protocols to detect and address suicidal ideation or expressions of self-harm, including eating disorders, and provide automated or human-mediated responses and referrals to crisis resources, hotlines, or call centers. These policies must be published publicly. Lastly, the law also imposes requirements on AI chatbot interactions with minors. ⁴⁵⁹ |
| Is there an official state strategy on AI? | No. However, the AI Task Force within the AG's office, is responsible for assessing current uses and trends of AI and making recommendations to the legislature regarding guidelines and potential legislation for AI systems. ⁴⁶⁰ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | Yes. The Washington My Health My Data Act grants consumers the right to: (1) confirm if a business is collecting, sharing, or selling their health data and to be provided a list of all third parties and affiliates the data has been shared with; (2) withdraw consent for data sharing; (3) have their consumer health data deleted from the businesses' records, as well as all third parties and affiliated records. The law also limits how consumer health data can be processed by a data processor and requires a contract to formalize any data sharing and processing arrangement. The contract for the sale of consumer health data must include certain statutory elements ensuring consumer consent has been received prior to sale. ⁴⁶¹ The law also requires businesses to maintain a privacy policy that clearly and conspicuously discloses: (1) the categories of consumer health data collected including the sources and purpose of collection and how it will be used; (2) the categories of consumer health data that is shared; (3) a list of categories of third parties and affiliates that data is shared with; and (4) how consumers can exercise their rights. ⁴⁶² Additionally, it requires businesses to receive consent from the consumer to collect and share the consumer's health data. However, health information identified under HIPAA and health records are exempt from the law. ⁴⁶³ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Washington AG if they believe "My Health My Data Act," H.B. 1155 (2023), has been violated. Consumers can file a complaint with the Washington State Office of the Insurance Commissioner if they believe AI has been used improperly within their health insurance. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The Washington Insurance Commissioner issued Technical Assistance Advisory 2024-02 adopting the NAIC Model Bulletin. ⁴⁶⁴ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The AI Task Force partners with the West Virginia Office of Technology (WVOT) Cybersecurity Office to develop policies and procedures that ensure responsible adoption of AI. ⁴⁶⁵ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | No, but it is in development. The AI Task Force and the WVOT Cybersecurity Office are in the process of developing policies and procedures to set the strategic direction for responsible AI use. ⁴⁶⁶ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. However, the Task Force is charged with recommending legislation to protect individual rights, civil liberties, and consumer data as it relates to generative AI (§5A-6-9 (5)). ⁴⁶⁷ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Office of the Insurance Commissioner if they believe AI has been used improperly within their health insurance. ⁴⁶⁸ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. The West Virginia Insurance Commissioner issued Bulletin No. 2406 adopting the NAIC Model Bulletin. ⁴⁶⁹ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. West Virginia Primary Care Association has hosted AI workshops on how patient outcomes and operational efficiency can be enhanced through the strategic use of AI. ⁴⁷⁰ |
| Are there state-funded training opportunities on AI? | Yes. The WVOT provides guidance and recommended training to help state employees use AI responsibly. ⁴⁷¹ |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | Yes. The Wisconsin Legislative Council, Study Committee on the Regulation of Artificial Intelligence in Wisconsin ⁴⁷² produced a report highlighting recommendations for regulating AI within the state. Recommendations included focusing on data regulation, prioritizing high-risk areas, ensuring existing laws apply to AI models, developing a permanent body to review emerging technologies, investing in technology that will assist public safety, and ensuring oversight. ⁴⁷³ |
| Is there an enacted AI law or regulation that applies to health insurance? | No. |
| Is there an official state strategy on AI? | Yes. The Governor's Task Force on Workforce and AI was responsible for gathering and analyzing information on AI to develop an advisory action plan for the state. ⁴⁷⁴ The Governor's Action Plan on AI was launched in 2024 and highlights the impact of AI on the labor market, workforce opportunities, and policy recommendations for education, government agencies, workforce development, and economic development. ⁴⁷⁵ |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. ⁴⁷⁶ Wisconsin's data protection law focuses on notification requirements for breaches and does not provide consumers with affirmative rights to their data. |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Wisconsin Commissioner of Insurance if they believe AI has been used improperly within their health insurance. ⁴⁷⁷ |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | Yes. Wisconsin Office of the Commissioner of Insurance issued "The Use of Artificial Intelligence Systems in Insurance" bulletin adopting the NAIC Model Bulletin. ⁴⁷⁸ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | No. |
| Are there state-funded training opportunities on AI? | No. |



| STRATEGY & GOVERNANCE | |
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| Is there a state agency or taskforce responsible for AI regulation or development? | No. |
| Is there an enacted AI law that applies to health insurance? | No. |
| Is there an official state strategy on AI? | No. |
| CONSUMER PROTECTIONS | |
| Is there a state data protection law that applies to AI use of personal data? | No. Wyoming's Data Security Breach Notification Law focuses on notification requirements for data breaches. ⁴⁷⁹ |
| Is human oversight of AI required? | No. |
| Is there a consumer complaint mechanism available? | No. However, consumers can file a complaint with the Wyoming Department of Insurance if they believe AI has been used improperly in a health insurance decision. |
| Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin? | No. ⁴⁸⁰ |
| FUTURE READINESS | |
| Are there state-based advocacy groups related to AI in health insurance or health care? | Yes. The Wyoming Hospital Association and the Wyoming Medical Society have both commented on the use of AI in prior authorizations. ⁴⁸¹ |
| Are there state-funded training opportunities on AI? | No. |