



STRATEGY & GOVERNANCE	
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. <sup>142</sup>
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. <sup>143</sup>
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. <sup>144</sup>
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. <sup>145</sup> However, health information identified under HIPAA and health records are exempt from the law. <sup>146</sup>
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can <a href="#">file a complaint</a> with the Connecticut Insurance Department if they believe AI has been used improperly within their health insurance. <sup>147</sup>
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. <sup>148</sup>
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. <sup>149</sup>
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. <sup>150</sup>