



STRATEGY & GOVERNANCE	
<p>Is there a state agency or taskforce responsible for AI regulation or development?</p>	<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.<sup>127</sup></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.<sup>128</sup></p>
<p>Is there an enacted AI law that applies to health insurance?</p>	<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.<sup>129</sup></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.<sup>130</sup></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.<sup>131</sup></p> <p>However, the law's implementation has been postponed to June 30, 2026.<sup>132</sup></p>
<p>Is there an official state strategy on AI?</p>	<p>Yes.</p> <p>The Colorado Governor's Office of Information Technology has developed a "near term" strategic approach to Generative AI (GenAI).<sup>133</sup> The three pillars of the GenAI Strategy include governance, innovation, and education.<sup>134</sup></p>
CONSUMER PROTECTIONS	
<p>Is there a state data protection law that applies to AI use of personal data?</p>	<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.<sup>135</sup></p> <p>However, health information identified under HIPAA and health records are exempt from the law.<sup>136</sup></p>

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.<sup>137</sup></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.<sup>138</sup></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.<sup>139</sup></p> <p>The Regulation requires insurers to develop a governance and risk framework and imposes reporting requirements.<sup>140</sup></p>
<b>FUTURE READINESS</b>	
Are there state-based advocacy groups related to AI in health insurance or health care?	<p>Yes.</p> <p>Twelve advocacy organizations <a href="#">published an open letter</a> 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.<sup>141</sup></p>