



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?	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