



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?	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. <sup>158</sup> However, health information identified under HIPAA and health records are exempt from the law. <sup>159</sup>
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can <a href="#">file a mediation request or insurance concern</a> through the Division of Consumer Services' Consumer Assistance Portal if they believe AI has been used improperly within their health insurance. <sup>160</sup>
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. <sup>161</sup>
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. <sup>162</sup>
Are there state-funded training opportunities on AI?	No.