



STRATEGY & GOVERNANCE	
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>