



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	No. However, the Artificial Intelligence Task Force recommended establishing a permanent interim study committee for the purpose of studying and recommending legislation regarding issues related to emerging technologies, including AI. ¹⁹³
Is there an enacted AI law or regulation that applies to health insurance?	Yes. H.B. 1271 (2026) prohibits an insurer from using AI as the sole basis to downcode and requires an insurer to disclose in an easily accessible and readable manner when AI is used as part of a benefit decision or downcode. It also prohibits a health provider from using AI to submit a health benefits claim without the review of a provider or other person involved in the claim. ¹⁹⁴
Is there an official state strategy on AI?	Yes. The Office of the State Chief Data Officer has published the <i>State of Indiana Policy: Artificial Intelligence</i> . ¹⁹⁵ It outlines the state's policy for the adoption of the National Institute of Standards and Technology, Artificial Intelligence Risk Management Framework (AI RMF 1.0). ¹⁹⁶ The policy requires all state agencies to conduct an AI Readiness Assessment for all AI systems before usage by the agency. ¹⁹⁷ The Governor's Office has also launched "IN AI" a statewide initiative aimed at supporting businesses grow, create jobs, and increase wages with the use of human-centered AI. ¹⁹⁸ The initiative provides information on how to identify where AI can improve operations, provides tools and technical support, and connects businesses with talent to implement solutions. ¹⁹⁹
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	Yes. The Indiana Consumer Data Protection Act grants consumers the right to: (1) confirm if a controller is processing their personal data; (2) access their personal data; (3) correct inaccuracies in their data; (4) have their personal data deleted; (5) obtain a copy or summary of their personal data; and (6) opt-out of their personal data being processed for targeted advertising, sale of personal data, and profiling in furtherance of decisions that produce significant effects concerning the consumer. ²⁰⁰
Is human oversight of AI required?	Yes. H.B. 1271 (2026) requires human oversight in downcoding decisions by insurers and in coverage requests by health care providers. ²⁰¹
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint with the Indiana Department of Insurance if they believe H.B. 1271 (2026) has been violated or if they believe AI has been used improperly within their health insurance.
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	No.
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. Indiana Health Information Management Association, a non-profit association of health information professionals in Indiana, advocates on issues related to AI. ²⁰²
Are there state-funded training opportunities on AI?	No.