



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. 2635 (2026) prohibits health insurance companies from using AI as the sole basis to determine whether to deny a request for prior authorization or downcode the request. ²⁰³ S.F. 2417 (2026) requires AI systems to clearly and conspicuously disclose that the AI system is not human at least every three hours, adopt protocols to respond to users expressing suicidal ideation or self-harm, and ensure AI service does not represent or mislead itself as a professional providing psychological or behavioral health services. ²⁰⁴
Is there an official state strategy on AI?	Yes. The Iowa Department of Management has published the <i>Generative AI Policy</i> for state agencies. ²⁰⁵
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	Yes. The Iowa Consumer Data Protection Act grants consumers the right to request: (1) the types of personal data being processed; (2) the nature and purpose for collecting and processing data; (3) duration of processing; (4) to return or delete personal data; and (5) have their personal data protected. ²⁰⁶ However, health information identified under HIPAA and health records are exempt from the law. ²⁰⁷
Is human oversight of AI required?	Yes. Under H.B. 2635, human oversight is required in prior authorization and downcoding decisions.
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint with the Iowa Insurance Division if they believe AI has been used in violation of H.B. 2635. ²⁰⁸
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	Yes. The Iowa Insurance Commissioner issued Bulletin 24-04 adopting the NAIC Model Bulletin. ²⁰⁹
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. The Iowa Medical Society advocates for legislation that prohibits health insurance companies from using AI to determine whether to deny a prior authorization request. ²¹⁰
Are there state-funded training opportunities on AI?	No.