



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	Yes. The Commonwealth Office of Technology and Artificial Intelligence Governance Committee oversees ethical and responsible AI use, require public disclosure of AI applications, provide employee training, and prioritize personal privacy and data protection. ²¹⁷
Is there an enacted AI law or regulation that applies to health insurance?	No. However, S.B. 4 (2025) requires the Commonwealth Office of Technology to create the Artificial Intelligence Governance Committee to develop and implement policy standards for AI use by state government entities. ²¹⁸
Is there an official state strategy on AI?	Yes. The Commonwealth Office of Technology has published an Artificial Intelligence Policy. ²¹⁹
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	Yes. The Kentucky Consumer Data Protection Act grants consumers the right to: (1) confirm whether a controller is processing the consumer's personal data and access that data, unless doing so would require disclosure of a trade secret; (2) correct inaccuracies in the consumer's personal data, taking into account the nature and purposes of processing; (3) delete personal data provided by or obtained about the consumer; (4) obtain a portable, and to the extent technically practicable, readily usable copy of personal data previously provided to the controller, where processing is carried out by automated means, without requiring disclosure of trade secrets; and (5) opt out of processing of personal data for targeted advertising, the sale of personal data, or profiling that produces legal or similarly significant effects concerning the consumer. ²²⁰ However, health information identified under HIPAA and health records are exempt from the law. ²²¹
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint through the Department of Insurance if they believe AI has been used improperly within their health insurance. ²²²
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	Yes. The Kentucky Department of Insurance issued Bulletin 2024-02 adopting the NAIC Model Bulletin. ²²³
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. The University of Kentucky Center for Applied AI and AIM Alliance (Pathology/Radiology/Markey Cancer Center) focuses on responsible AI in medicine/research. ²²⁴
Are there state-funded training opportunities on AI?	Yes. S.B. 4 (2025) mandates employee education and training on AI use. ²²⁵