



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?	Yes. The Michigan Department of Technology, Management & Budget published <i>Guidelines and Responsibilities for the Adoption and Usage of Artificial Intelligence</i> . ²⁵⁷ The Michigan Civil Rights Commission has also published <i>Proposed Guiding Principles for the Elimination and Prevention of Artificial Intelligence Bias and Discrimination</i> . ²⁵⁸
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	No. Michigan's data protection law focuses on notification requirements for breaches and does not provide consumers with affirmative rights to their data. ²⁵⁹
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 and Financial Services if they believe AI has been used improperly within their health insurance. ²⁶⁰
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	Yes. The Department of Insurance and Financial Services issued Bulletin 2024-20-INS adopting the NAIC's Model Bulletin. ²⁶¹
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. The Citizens Research Council of Michigan, ²⁶² a privately-funded non-profit public affairs firm, highlighted the challenges of and opportunities with AI in health care. ²⁶³ The Michigan Health & Hospital Association ²⁶⁴ advocates for developing practical, evidence-based guidelines that prioritize patient safety and care quality through responsible and effective use of AI. ²⁶⁵
Are there state-funded training opportunities on AI?	No. However, the Michigan Department of Labor and Economic Opportunity has published a report highlighting the need to invest in AI skill development. ²⁶⁶