



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	Yes. The Director of Artificial Intelligence at Minnesota IT Services works with state agencies to create ethical frameworks for AI. <sup>267</sup>
Is there an enacted AI law or regulation that applies to health insurance?	No.
Is there an official state strategy on AI?	Yes. The Minnesota IT Services launched the <i>Transparent Artificial Intelligence Governance Alliance</i> which partners with state agencies to harness AI's ability for enhancing government efficiency and reducing bias and inequity. <sup>268</sup>
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	Yes. The Minnesota Consumer Data Privacy Act grants consumers the right to: (1) be provided a list of third parties to whom their data was sold; (2) opt-out of a business selling their data; (3) obtain a copy of their data; (4) know what information has been collected; (5) correct inaccuracies; (6) have data deleted; and (7) question profiling and automated decisions that affect the consumer. <sup>269</sup>  The law also allows consumers the right to know how their data was used in rendering an automated decision, and, if feasible, what information informed the decision and could have changed the result. <sup>270</sup> If inaccurate data was used, consumers have the right to have data corrected and re-evaluated.  However, health information identified under HIPAA and health records are exempt from the law. <sup>271</sup>
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can <a href="#">file a complaint</a> through the Department of Commerce if they believe AI has been used improperly within their health insurance. <sup>272</sup>
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	No. <sup>273</sup>
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. The Minnesota e-Health Initiative is launching two work groups focused on the topics of AI and Bridging Information and Care. <sup>274</sup> Applied AI is a 501(c)(3) working to develop and educate the next generation of AI leaders in Minnesota. <sup>275</sup>
Are there state-funded training opportunities on AI?	No. However, Minnesota launched nebulaONE an AI-powered system to support state employees' work. <sup>276</sup>