



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. H.B. 2372 (2026) prohibits an AI system from advertising or representing that the AI system can act as a mental health professional, is capable of providing therapy or psychotherapy services, or can make a mental health diagnosis. ²⁸³
Is there an official state strategy on AI?	No. However, Executive Order 26-02 orders various state agencies to develop and publish frameworks, policies, and recommendations on the use and application of AI. ²⁸⁴ All ordered reports are due to the Governor's office by Nov. 30, 2026.
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	No. ²⁸⁵ Missouri's data protection law addresses notification requirements for data breaches but does not give consumers rights to their data. ²⁸⁶
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint with the Missouri Department of Insurance. ²⁸⁷ Consumers can file complaints with the AG if they believe H.B. 2372 has been violated. ²⁸⁸
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?	No.
Are there state-funded training opportunities on AI?	Yes. The Missouri Department of Higher Education and Workforce Development (MDHEWD) has partnered with Coursera to offer a free 60-hour AI Literacy course. ²⁸⁹