



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	No. However, the Nebraska Information Technology Commission is responsible for developing the standards and guidelines for AI use by state agencies. <sup>293</sup>
Is there an enacted AI law or regulation that applies to health insurance?	Yes. L.B. 77 (2025) prohibits AI from being the sole basis for denying, delaying, or modifying a utilization review request for health care services. The law also requires plans to disclose on their website if AI-based algorithms are used or will be used in the utilization review process. <sup>294</sup> State employees are also prohibited from using applications, software, or platforms created or owned by the Chinese Communist Party. <sup>295</sup>
Is there an official state strategy on AI?	Yes. In November 2024, the Nebraska Information Technology Commission published standards and guidelines for the use of AI by state agencies. <sup>296</sup>
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	Yes. The Data Privacy Act grants consumers the right to: (1) confirm if their personal data is being processed; (2) confirm who has access to their personal data; (3) request the correction of inaccuracies; (4) request their data be deleted; (5) obtain a copy of their data; and (6) request to opt out of processing of the consumer's personal data for targeted advertising, sale of personal data, and profiling. <sup>297</sup> However, health information identified under HIPAA and health records are exempt from the law. <sup>298</sup>
Is human oversight of AI required?	Yes. L.B. 77 (2025) requires human oversight of utilization decisions, denials, or delays. <sup>299</sup>
Is there a consumer complaint mechanism available?	No. However, consumers can <a href="#">file a complaint</a> with the Nebraska Department of Insurance if they believe AI has been used improperly within their health insurance. <sup>300</sup> Consumers can <a href="#">file a complaint</a> with the AG if they believe their data has been used in violation of the Data Privacy Act. <sup>301</sup>
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	Yes. The Nebraska Department of Insurance issued Guidance Document "Use of Artificial Intelligence by Insurers" adopting the NAIC's Model Bulletin. <sup>302</sup>
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. Nebraska Hospital Association advocates for the use of AI to improve patient outcomes, diagnosis, and wait times. <sup>303</sup>
Are there state-funded training opportunities on AI?	No.