



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	Yes. The Artificial Intelligence Task Force is required to study the potential impacts of AI to prepare recommendations for government actions encouraging the ethical use of AI technologies. It is co-chaired by New Jersey's Chief AI Strategist, the Chief Technology Officer, and the CEO of the Economic Development Authority, and it is supported, in part, by the Office of Innovation. <sup>316</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 AI Task Force issued a "Report to the Governor on Artificial Intelligence" on practical recommendations that aim to ensure that the State of New Jersey leverages AI in a responsible and ethical manner to improve government services, achieve equity, and create and maintain economic opportunities for residents. <sup>317</sup>
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	Yes. The New Jersey Data Protection Act grants consumers the right to: (1) access personal data, provided it does not reveal the controller's trade secrets; (2) correct inaccuracies, considering the nature and purpose of the data processing; (3) delete personal data concerning the consumer; (4) obtain a portable, technically feasible, and readily usable copy of their data to transmit to another entity without hindrance, provided it does not reveal trade secrets; and (5) opt out of data processing for targeted advertising, the sale of personal data, or profiling that produces legal or similarly significant effects. <sup>318</sup> However, health information identified under HIPAA and health records are exempt from the law. <sup>319</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> with the Department of Banking and Insurance if they believe AI has been used improperly within their health insurance. <sup>320</sup>
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	Yes. The Department of Banking and Insurance issued Bulletin 25-03 adopting the NAIC Model Bulletin. <sup>321</sup>
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. NAMI New Jersey launched an effort to develop benchmarks for assessing how AI tools respond when people seek mental health information and support. <sup>322</sup>
Are there state-funded training opportunities on AI?	Yes. New Jersey launched an AI training tool for government workers. <sup>323</sup>