



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	Yes. The Office of Digital Innovation, Governance, Integrity & Trust serves as a central, authoritative body for digital safety and technological governance, overseeing digital safety and AI regulation. ³²⁷
Is there an enacted AI law or regulation that applies to health insurance?	No.
Is there an official state strategy on AI?	No. In February 2026, Governor Kathy Hochul announced plans to launch a new Office of Digital Innovation, Governance, Integrity, and Trust to oversee digital safety and technology governance. ³²⁸
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	No.
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint with the Department of Financial Services if they believe AI has been used improperly within their health insurance. ³²⁹
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	Yes. Insurance Circular Letter No. 7, which addresses the use of Artificial Intelligence Systems and External Consumer Data and Information Sources in insurance underwriting and pricing applies to health insurers. It requires governance and risk frameworks, fairness assessments, transparency, consumer protections, and compliance with unfair trade practices laws. ³³⁰
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. Medical Society of the State of New York proposed a resolution to advocate for regulatory frameworks that prioritize patient safety, transparency, physician accountability, and equitable care in the development and deployment of AI in medicine. ³³¹ AI Now Institute is an independent research institute focused on AI's societal impacts, including in public interest areas like healthcare equity, bias, and accountability. ³³²
Are there state-funded training opportunities on AI?	Yes. Governor Kathy Hochul launched an AI training pilot program specifically designed for the New York State workforce that is guided by ITS and includes a diverse group of volunteer users from State agencies, including those that focus on health. ³³³ The New York City Bar Association Presidential Task Force on Artificial Intelligence and Digital Technologies includes a dedicated Subcommittee on Artificial Intelligence in Health Care, addressing policy, ethics, bias, privacy, and clinical/regulatory issues. ³³⁴