



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	Yes. The North Carolina AI Accelerator, within the Department of Information Technology/NCDIT, serves as a hub for state government AI governance, risk assessment, and training. ³³⁵
Is there an enacted AI law or regulation that applies to health insurance?	No.
Is there an official state strategy on AI?	Yes. Executive Order No. 24 (2025) requires the Council to submit an annual AI Strategic Recommendation to the Governor, outlining progress, challenges, and strategic recommendations. ³³⁶
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 Insurance if they believe AI has been used improperly within their health insurance. ³³⁷
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	Yes. The North Carolina Department of Insurance issued Bulletin 24-B-19 adopting the NAIC Model Bulletin. ³³⁸
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. North Carolina Nurses Association introduced Policy 1.7: Acceptable Use of Artificial Intelligence Tools to proactively address the growing presence of AI-powered platforms in professional and organizational settings. ³³⁹ North Carolina Medical Society advocates for the need for proactive regulations and clear guidelines for the ethical and effective utilization of AI. ³⁴⁰
Are there state-funded training opportunities on AI?	Yes. Executive Order No. 24 mandates the development and implementation of AI literacy training programs for state employees and the public. ³⁴¹