



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	No. The Information Technology Committee conducted a study on the positive, negative, and neutral testimony of AI; however, the study did not produce any recommendations. ³⁴²
Is there an enacted AI law or regulation that applies to health insurance?	Yes. S.B. 2280 (2025) requires prior authorization reviews to be conducted by a licensed health care provider. While not expressly addressing the role of AI, the bill is intended to ensure AI is not used in benefit utilization decisions. ³⁴³
Is there an official state strategy on AI?	No.
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	No.
Is human oversight of AI required?	Yes. S.B. 2280 (2025) requires a licensed health care provider review a prior authorization request. ³⁴⁴
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint with the North Dakota Insurance and Securities Department if they believe AI has been used improperly within their health insurance. ³⁴⁵
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	No. ³⁴⁶
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?	No.