



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	Yes. The Governor's Task Force on AI and Emerging Technologies produced its final recommendations and report in January 2024. ³⁵³
Is there an enacted AI law or regulation that applies to health insurance?	No.
Is there an official state strategy on AI?	Yes. The Oklahoma Office of Management & Enterprise Services published a report titled <i>Use of AI in Oklahoma State Government Standard</i> . ³⁵⁴ The Report outlines standards for AI use in state government to ensure the responsible and secure adoption of AI. ³⁵⁵
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	Yes. S.B. 546 (2025) grants consumers the right to: (1) confirm if a business is processing their personal data; (2) correct inaccuracies in their personal data; (3) have their personal data deleted; (4) obtain a copy of their personal data; and (5) opt out of the processing of their personal data for targeted advertising, the sale of personal data, or profiling in furtherance of a decision that legally or significantly impacts the consumer. ³⁵⁶ However, health information identified under HIPAA and health records are exempt from the law. ³⁵⁷
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint with the Oklahoma Insurance Department if they believe AI has been used improperly within their health insurance. In 2027, consumers may also file a complaint with the Oklahoma AG if they believe their data rights have been violated.
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	Yes. Oklahoma Insurance Department issued Bulletin No. 2024-11 adopting the NAIC Model Bulletin. ³⁵⁸
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?	Yes. The Oklahoma Office of Management and Enterprise Services offers a five-module AI training course in partnership with Google. The course is available to all Oklahoma residents. ³⁵⁹