

STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	<p>Yes.</p> <p>The State Government Artificial Intelligence Advisory Council was established by Executive Order 23-26 and delivered its recommended action plan to Governor Kotek on February 11, 2025.³⁶⁰</p> <p>Based on the Advisory Council recommendation, the Oregon Enterprise Information Services developed and monitors Oregon's Artificial Intelligence Program, which established the foundation for responsible AI use across state government.³⁶¹</p> <p>The Joint Task Force on Artificial Intelligence has also published a final report outlining the terms and definitions that should be used in AI legislation and regulation.³⁶²</p>
Is there an enacted AI law that applies to health insurance?	<p>No.</p> <p>However, Oregon has passed S.B. 1546, which prohibits chatbots from misrepresenting themselves as humans and requires chatbots to regularly remind users that AI is not a human.³⁶³ The law also requires AI operators to detect user expressions of suicidal ideation or self-harm; interrupt when necessary; and provide referrals to crisis resources.³⁶⁴</p>
Is there an official state strategy on AI?	<p>Yes.</p> <p>The State Government Artificial Intelligence Advisory Council Final Recommended Action Plan outlines the proposed strategy for state government use of AI.³⁶⁵ The recommendations are being implemented by the Enterprise Information Services.³⁶⁶</p>
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	<p>Yes.</p> <p>The Oregon Consumer Privacy Act grants consumers the right to: (1) receive a list of the specific entities that received their data; (2) opt out of businesses selling, profiling, and using targeted advertising with their personal data; (3) receive a copy of their personal and sensitive data; (4) edit inaccuracies in their data; and (5) request personal and sensitive information be deleted.³⁶⁷ However, health information identified under HIPAA and health records are exempt from the law.³⁶⁸</p>
Is human oversight of AI required?	<p>No.</p> <p>However, the Advisory Council recommendations and 2026 proposed rule include the requirement of a "cross-functional AI Governance framework that ensures human-in-the-loop oversight. . ."³⁶⁹</p>
Is there a consumer complaint mechanism available?	<p>No.</p> <p>However, consumers can file a complaint with the Oregon Division of Financial Regulation if they believe AI has been used improperly within their health insurance.</p> <p>Consumers can file a complaint with the Oregon Department of Justice if they believe their data has been used in violation of the Oregon Consumer Privacy Act.³⁷⁰</p>
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	<p>No.</p>
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	<p>Yes.</p> <p>The Oregon Board of Nursing recognizes that AI is a powerful tool but should not replace human expertise.³⁷¹</p>
Are there state-funded training opportunities on AI?	<p>Yes.</p> <p>The Oregon Enterprise Information Services offers a training titled "AI for Public Professionals by Innovate-US" and highlights existing training by Microsoft Copilot and the Scenario Library.³⁷²</p>