



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	Yes. The Rhode Island AI Task Force is a state-level initiative which is assessing and promoting the development, implementation, and regulation of AI technologies in Rhode Island. ³⁸³
Is there an enacted AI law that applies to health insurance?	No.
Is there an official state strategy on AI?	Yes. The Rhode Island AI Task Force Report identifies key sectors for AI and focuses on what the state can do to minimize risk and focus on ethical and unbiased solutions. ³⁸⁴
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	Yes. The Rhode Island Data Transparency and Privacy Protection Act grants consumers the right to: (1) confirm whether their personal data is being processed; (2) correct inaccuracies in their data; (3) have their data deleted; (4) obtain a copy of their data; and (5) opt out of having their data processed, sold, or used in profiling. ³⁸⁵ However, health information identified under HIPAA and health records are exempt from the law. ³⁸⁶
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint with the Rhode Island AG if they believe their data has been improperly processed under the Rhode Island Data Transparency Act. Consumers can also file a complaint with the Office of the Health Insurance Commissioner if they believe AI has been used improperly within their health insurance. ³⁸⁷
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	Yes. The Rhode Island Department of Business Regulation, Insurance Division, issued Bulletin No. 2024-03 adopting the NAIC Model Bulletin. ³⁸⁸
FUTURE READINESS	
Are there state-based advocacy groups related to AI?	Yes. The Protect Our Healthcare Coalition is a Rhode Island non-profit working to expand equitable access to care and supports S.B. 2010, which imposes certain requirements on insurers when using AI in prior authorization determinations or adverse benefit decisions. ³⁸⁹
Are there state-funded training opportunities on AI in health insurance or health care?	No.