

STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	No.
Is there an enacted AI law or regulation that applies to health insurance?	No.
Is there an official state strategy on AI?	Yes. The South Dakota Bureau of Human Resources and Administration has published a <i>Generative AI Policy</i> . <sup>390</sup> The policy requires employees to receive approval from agency leadership before using AI. <sup>391</sup>
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	No. S.B. 49 (2026) requires direct-to-consumer genetic testing companies to safeguard consumer data and provide notice and consent from consumers to sell genetic data. <sup>392</sup> South Dakota's data protection law focuses on data breach notification requirements and does not provide affirmative rights to consumers. <sup>393</sup>
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can <a href="#">file a complaint</a> with the South Dakota Division of Insurance if they believe AI has been used improperly within their health insurance.
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	No. <sup>394</sup>
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	Yes. Sanford Health, a large rural health system, is publicly discussing its expanded use of AI. <sup>395</sup>
Are there state-funded training opportunities on AI?	Yes. The South Dakota Department of Labor and Regulation highlights the "Google Career Certificate" including the AI Professional Certificate. <sup>396</sup> The website also highlights the specializations in AI Essential and Prompting Essentials. <sup>397</sup>