



STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	<p>Yes.</p> <p>The Utah Legislature has created the Office of Artificial Intelligence which is responsible for creating and administering an AI learning lab and consulting with stakeholders on AI regulatory proposals. The Director of the Office of Artificial Intelligence is responsible for submitting an annual report to the Business and Labor Committee regarding proposed learning agendas for the learning laboratory; findings and outcomes of the learning laboratory; and recommended legislation from findings.⁴²⁷</p> <p>The Utah Division of Technology Services is establishing an AI program aimed at promoting a culture of innovation and developing and implementing IT policies, standards and best practices.⁴²⁸</p>
Is there an enacted AI law that applies to health insurance?	<p>Yes.</p> <p>S.B.0319 (2026) requires insurers to disclose their use of AI in preauthorization processes.⁴²⁹</p> <p>Relatedly, Utah passed S.B. 149 (2024), which requires AI chatbots to clearly and conspicuously disclose to the person using the chatbot that the chatbot is AI. The law also creates requirements for a regulatory mitigation eligibility framework, akin to a regulatory sandbox.⁴³⁰</p> <p>H.B. 0452 (2025) establishes comprehensive regulations for mental health chatbots that use AI technology in Utah, focusing on protecting user privacy, ensuring transparency, and preventing potential harm.⁴³¹</p>
Is there an official state strategy on AI?	<p>No.</p> <p>The Office of Artificial Intelligence Policy is working on specific issue-based learning agendas to understand emerging issues and opportunities. For example, the Office's first agenda was related to mental health and resulted in the passage of H.B. 452 (2025), which requires AI chatbots to disclose they are AI to users and to protect personal information shared with AI chatbots.⁴³² The law also creates an affirmative defense for mental health chatbots that have certain documentation, oversight, and policies.⁴³³</p>
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	<p>Yes.</p> <p>The Utah Consumer Privacy Act grants consumers the right to: (1) know what personal data is collected by businesses; (2) access and delete certain personal data maintained by eligible businesses; (3) opt out of the collection and use of personal data for certain purposes; (4) safeguard consumers' personal data; (5) provide clear information on how consumers' data is used or sold; (6) allow for consumers to have their data deleted upon request.⁴³⁴ However, health information identified under HIPAA and health records are exempt from the law.⁴³⁵</p>
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	<p>No.</p> <p>However, consumers can file a complaint with the Utah AG's office if they believe the Artificial Intelligence Amendments or the Consumer Privacy Act has been violated.⁴³⁶</p> <p>Consumers can file a complaint with the Utah Insurance Department if they believe AI has been used improperly in a health insurance decision.</p>
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	No. ⁴³⁷
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	<p>Yes.</p> <p>In February 2026, the Department of Commerce and the Governor's Office of Economic Opportunity launched the Pro-Human AI Initiative to ensure AI is human-guided and human-enhancing, not replacing.⁴³⁸</p>
Are there state-funded training opportunities on AI?	<p>Yes.</p> <p>InnovateUS has partnered with the State of Utah to provide AI training to executive-branch state employees.⁴³⁹</p>