

STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	Yes. The Washington State Legislature has established the AI Task Force within the AG's office. ⁴⁵⁷
Is there an enacted AI law that applies to health insurance?	No. However, the legislature has passed H.B. 2225 (2026) regulating AI companion chatbots. ⁴⁵⁸ Under the law, chatbots have to provide a clear and conspicuous disclosure that the AI chatbot is not human. Disclosures must be provided at the beginning of each interaction and every three hours thereafter. The law also requires AI chatbots have protocols to detect and address suicidal ideation or expressions of self-harm, including eating disorders, and provide automated or human-mediated responses and referrals to crisis resources, hotlines, or call centers. These policies must be published publicly. Lastly, the law also imposes requirements on AI chatbot interactions with minors. ⁴⁵⁹
Is there an official state strategy on AI?	No. However, the AI Task Force within the AG's office, is responsible for assessing current uses and trends of AI and making recommendations to the legislature regarding guidelines and potential legislation for AI systems. ⁴⁶⁰
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	Yes. The Washington My Health My Data Act grants consumers the right to: (1) confirm if a business is collecting, sharing, or selling their health data and to be provided a list of all third parties and affiliates the data has been shared with; (2) withdraw consent for data sharing; (3) have their consumer health data deleted from the businesses' records, as well as all third parties and affiliated records. The law also limits how consumer health data can be processed by a data processor and requires a contract to formalize any data sharing and processing arrangement. The contract for the sale of consumer health data must include certain statutory elements ensuring consumer consent has been received prior to sale. ⁴⁶¹ The law also requires businesses to maintain a privacy policy that clearly and conspicuously discloses: (1) the categories of consumer health data collected including the sources and purpose of collection and how it will be used; (2) the categories of consumer health data that is shared; (3) a list of categories of third parties and affiliates that data is shared with; and (4) how consumers can exercise their rights. ⁴⁶² Additionally, it requires businesses to receive consent from the consumer to collect and share the consumer's health data. However, health information identified under HIPAA and health records are exempt from the law. ⁴⁶³
Is human oversight of AI required?	No.
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint with the Washington AG if they believe "My Health My Data Act," H.B. 1155 (2023), has been violated. Consumers can file a complaint with the Washington State Office of the Insurance Commissioner 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?	Yes. The Washington Insurance Commissioner issued Technical Assistance Advisory 2024-02 adopting the NAIC Model Bulletin. ⁴⁶⁴
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?	No.