

SECOND REGULAR SESSION

# HOUSE BILL NO. 2031

## 103RD GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE SCHMIDT.

4190H.01I

JOSEPH ENGLER, Chief Clerk

### AN ACT

To amend chapter 1, RSMo, by adding thereto one new section relating to artificial intelligence chatbots.

*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Chapter 1, RSMo, is amended by adding thereto one new section, to be known as section 1.2047, to read as follows:

**1.2047. 1. This section shall be known and may be cited as the "Children Harmed by AI Technology Act" or the "CHAT Act".**

**2. As used in this section, the following terms mean:**

**(1) "Companion AI chatbot", any software-based artificial intelligence system or program that exists for the primary purpose of simulating interpersonal or emotional interaction, friendship, companionship, or therapeutic communication with a user;**

**(2) "Covered entity", any person that owns, operates, or otherwise makes available a companion AI chatbot to individuals in this state;**

**(3) "Minor", any person under eighteen years of age;**

**(4) "Pop-up", a visible notification on the screen of a user that can be resolved if interacted with by the user;**

**(5) "Sexually explicit communication", any content, conversation, or material that describes, depicts, or encourages sexually explicit conduct;**

**(6) "Sexually suggestive communication", any oral, written, or behavioral action with sexual undertones that implies sexual intent.**

**3. A covered entity shall require each individual accessing a companion AI chatbot to make a user account in order to use or otherwise interact with such chatbot.**

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

18           **4. (1) With respect to each user account of a companion AI chatbot that exists as**  
19 **of August 28, 2026, a covered entity shall:**

20           **(a) On such date, freeze any such account;**

21           **(b) In order to restore the functionality of such account, require that the user**  
22 **provide age information that is verifiable using a commercially available method or**  
23 **process that is reasonably designed to ensure accuracy; and**

24           **(c) Using such age information, classify each user as a minor or an adult.**

25           **(2) At the time an individual creates a new user account to use or interact with a**  
26 **companion AI chatbot, a covered entity shall:**

27           **(a) Request age information from the individual; and**

28           **(b) Verify the individual's age using a commercially available method or process**  
29 **that is reasonably designed to ensure accuracy.**

30           **(3) If the age verification process described in subdivisions (1) and (2) of this**  
31 **subsection determines that a user is a minor, a covered entity shall:**

32           **(a) Require the account of such user to be affiliated with a parental account,**  
33 **which such covered entity has verified using a commercially available method or process**  
34 **that is reasonably designed to ensure accuracy;**

35           **(b) Obtain verifiable parental consent from the holder of the account before**  
36 **allowing a minor to access and use the companion AI chatbot; and**

37           **(c) Block the minor's access to any companion AI chatbot that engages in a**  
38 **sexually explicit communication or sexually suggestive communication.**

39           **(4) A covered entity shall protect the confidentiality of age information provided**  
40 **by a user for age verification by limiting the collection, processing, use, and storage of**  
41 **such information to what is strictly necessary to verify a user's age, obtain verifiable**  
42 **parental consent, or maintain compliance records.**

43           **(5) At the beginning of any interaction between a user and a companion AI**  
44 **chatbot, and not less frequently than every sixty minutes during such interaction**  
45 **thereafter, a covered entity shall display to such user a clear pop-up that notifies the**  
46 **user that they are not engaging in dialogue with a human counterpart.**

47           **5. (1) No later than one hundred eighty days after August 28, 2026, the attorney**  
48 **general shall issue guidance to assist covered entities in complying with the**  
49 **requirements of this section.**

50           **(2) In any enforcement action brought under this section, the attorney general**  
51 **shall allege a specific violation of a provision of this section. The attorney general shall**  
52 **not base an enforcement action on, or execute a consent order based on, practices that**  
53 **are alleged to be inconsistent with any guidance issued by the attorney general with**

54 respect to this section unless the practices are alleged to violate a provision of this  
55 section. A person may use such guidance as evidence of compliance with this section.

56       6. In any case in which the attorney general has reason to believe that an interest  
57 of the residents of this state has been or is threatened or adversely affected by the  
58 engagement of any person in a practice that violates this section, the attorney general, as  
59 *parens patriae*, may bring a civil action on behalf of the residents of this state in a circuit  
60 court of this state with appropriate jurisdiction to:

- 61       (1) Enjoin that practice;
- 62       (2) Enforce compliance with the requirements of this section;
- 63       (3) Obtain damages, restitution, or other compensation on behalf of residents of  
64 this state; or
- 65       (4) Obtain such other relief as the court may consider to be appropriate.

66       7. For purposes of bringing any civil action under subsection 6 of this section,  
67 nothing in this section shall be construed to prevent the attorney general from exercising  
68 the powers conferred on the attorney general to:

- 69       (1) Conduct investigations;
- 70       (2) Serve civil investigative demands;
- 71       (3) Administer oaths or affirmations; or
- 72       (4) Compel the attendance of witnesses or the production of documentary and  
73 other evidence.

74       8. A covered entity is deemed not liable for a violation of this section if the  
75 covered entity demonstrates it has:

- 76       (1) Relied in good faith on age information provided by a user of the companion  
77 AI chatbot for purposes of verifying the age of such user;
- 78       (2) Complied with the guidance described in subsection 5 of this section; and
- 79       (3) Reasonably conformed to widely accepted industry standards or best  
80 practices for age verification and applied those standards or best practices consistently  
81 and in good faith.

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