



AI-deas to Action: Operationalizing Generative AI in Healthcare Payer

January 2025: Complimentary Abstract / Table of Contents

Market Report
Payer and Provider Business Process



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- ▶ ProcureTech
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- ▶ Retirement Technologies
- ▶ Revenue Cycle Management
- ▶ Rewards and Recognition
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Contents

4	Introduction and overview	17	Provider profiles
5	Research methodology	18	Accenture
6	Background of the research	20	Cognizant
7	Scope of the research	22	EXL
8	Value promise of Generative AI	24	Firstsource
9	Generative AI potential across the healthcare payer value chain	26	Genpact
12	Generative AI market adoption in healthcare payer	28	HCLTech
13	Profiling criteria	30	Mphasis
14	Evaluation framework	32	NTT DATA
15	Provider classification	34	Optum
16	Generative AI healthcare payer provider assessment	36	Sagility
		38	Sutherland Global Services
		40	Wipro
		42	WNS
		44	Appendix
		45	Glossary
		46	Research calendar

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Background of the research

Generative AI has rapidly emerged as a transformative force, reshaping the healthcare payer industry and establishing itself as a critical driver for innovation. With the ability to optimize key functions such as claims processing, member engagement, and care management, Generative AI has shown the potential to enhance operational efficiency, streamline workflows, and significantly improve outcomes for both payers and members.

However, adopting generative AI comes with its own challenges, such as concerns about data privacy, model accuracy, training resource demands, and ethical implications. To address these issues, providers are leveraging advanced technologies such as encryption, anonymization, and federated learning for secure data handling. Continuous validation processes and feedback

loops are improving AI reliability, while modular architectures and scalable cloud infrastructures provide the flexibility required for smooth integration and deployment.

As generative AI evolves into a valuable driver for industry innovation, providers are slowly moving beyond experimental pilot projects to full-scale implementations.

In this report, We focus on:

- The value promise of generative AI across different segments of the healthcare payer value chain
- Generative AI market adoption in healthcare payer
- Provider profiles

Scope of this report

Geography: North America

Industry: healthcare payer

Services: generative AI

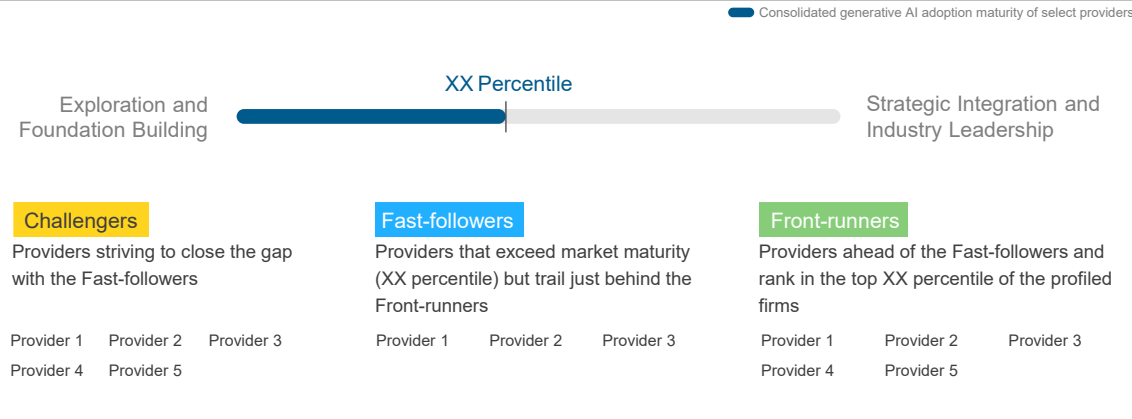
Provider profiles: 13 leading healthcare payer providers

This study offers three distinct chapters providing a deep dive into key aspects of generative AI in the market; below are four charts to illustrate the depth of the report

Value promise generative AI across the healthcare payer value chain

Product development			Generative AI value promise
One-size-fits-all insurance plans Traditional insurance plans often lack customization and are not adequate to meet the specific needs of individual members, leading to lower satisfaction and loyalty.	Ineffective risk assessment and detection Payers still rely on outdated or overly generalized risk models that are unable to detect health risks early enough to adjust premiums or plan designs.	Bottlenecks in channel management Lack of integration across communication channels between payers, agents, brokers, and members leads to delays in product development. With processes still manual/siloed across systems, there is limited coordination.	
Member engagement			
Fragmented member data Inconsistent and fragmented member data across different systems such as EHRs, CRM platforms, and PBMs hinders a comprehensive view of the member journey.	Challenges in risk stratification A core aspect of member engagement is providing timely and appropriate interventions based on the member's risk. However, traditional risk stratification methods often fail to look at the full spectrum of unstructured data.	Suboptimal communication and engagement tools Many payers still rely on outdated communication channels, such as traditional call centers or basic IVR systems, which can lead to poor engagement and frustrating member experiences.	

Generative AI healthcare payer market adoption assessment



Remarks on generative AI adoption maturity and top use cases

Exploration and Foundation Building

Consolidated generative AI adoption maturity of select providers

Franklin

Provider 1

Strategic Integration and Industry Leadership

Segment with higher gen AI adoption: XYZ

XYZ

Everest Group view: Provider 1, on the backbone of its robust XYZ, extensive XYZ, and XYZ, has made strong advances in the gen AI space. It has identified and implemented production-ready use cases across several value chain segments such as XYZ, XYZ, and XYZ.

Key healthcare payer operations use cases in generative AI [NOT EXHAUSTIVE]		Value chain functions	Stage	Technology used (model, algorithms, etc.)	In-house/M&A/ Partnership/Other
Use case 1	A suite of virtual health technologies enabling patient-provider, provider-provider, and member-insurer interactions, including virtual visits, remote monitoring, specialty consults, rounding, medication management, patient education, discharge planning, customer relations, and patient experience—enhanced by gen AI and ML for multilingual support.	Function 1	Production	Not disclosed	Not disclosed
Use case 2	AI tool to expedite the processing of health insurance and prior auth claims	Function 2	Production	XYZ	Not disclosed
Use case 3	A collaborative platform for omnichannel customer engagement integrates with high levels of automation for innovative customer and agent experiences. The XYZ solution uses the latest digital technologies to empower customers with flexible connection options. This solution is being enhanced with an assistant powered by gen AI for mining knowledge bases to generate answers to customer inquiries	Function 3	Pilot	Not disclosed	Not disclosed
Use case 4	Platform offering ready-to-use frameworks that speed up solution development, enhance efficiency, optimize costs, and enable quick deployment of AI tools for tasks such as patient data analysis and personalized care	Function 4	Production	Not disclosed	Not disclosed
Use case 5	Delivers highly personalized learning experiences, from specialized AI and data science, cloud and cyber security training for IT professionals to gen AI training for board and C-suite members and business leaders	Function 5	Production	XYZ	Not disclosed

Remarks on provider overview and capabilities

Company overview		Key leaders	
Provider 1 is a global professional services company that supports the world's leading businesses in building their digital foundations, transforming operations, and driving revenue growth. It provides services in strategy, consulting, technology, operations, and interactive, integrating digital capabilities across these areas. With deep industry expertise and specialized skills, Provider 1 serves clients in over XYZ countries, focusing on innovation and collaboration to deliver practical value.		• Leader 1 • Leader 2 • Leader 3 • Leader 4	
Headquarters: City, Country		Website:	
Healthcare payer generative AI vision and strategy		Services offered in generative AI in healthcare payer	
Provider 1 vision and strategy for generative AI in the healthcare payer space focus on transforming operational efficiencies, enhancing patient engagement, and leveraging data-driven insights to improve outcomes. The company aims to integrate advanced AI technologies, particularly through partnerships to develop tailored solutions that streamline processes such as claims processing and patient interactions.		• Service 1 • Service 2 • Service 3	
By employing tools such as XYZ, Provider 1 seeks to create a digital foundation that supports omnichannel experiences, ultimately driving innovation and differentiation in the healthcare payer landscape. This strategic approach is designed not only to enhance operational performance but also to foster a more responsive and patient-centric healthcare system.		• Service 4 • Service 5 • Service 6	
Key partnerships for generative AI in healthcare payer		Key partnerships for generative AI in healthcare payer	
• Partner 1 • Partner 2 • Partner 3 • Partner 4 • Partner 5 • Partner 6 • Partner 7		• Partner 8 • Partner 9 • Partner 10 • Partner 11 • Partner 12 • Partner 13	

Research calendar

Payer and Provider Business Process

	Published	Current release	Planned
Reports title	Release date		
Healthcare Payer Operations – Provider Compendium 2023			September 2023
Care Management of the Future			November 2023
Payment Integrity Solutions PEAK Matrix® Assessment 2024			January 2024
Clinical and Care Management Operations Services – Provider Compendium 2024			January 2024
The New Era of Member Engagement			March 2024
Revolutionizing Healthcare Operations: Unlocking Transformation with Business Process as a Service			May 2024
Healthcare Payer Business Process as a Service (BPaaS) – Solutions PEAK Matrix® Assessment 2024			September 2024
Déjà Vu: Payment Integrity Market Mirroring Revenue Cycle Management (RCM)'s Growth Path			October 2024
Healthcare Payer Business Process as a Service (BPaaS) – Solutions Provider Compendium 2024			December 2024
AI-deas to Action: Operationalizing Generative AI in Healthcare Payer			January 2025
Utilization Management PEAK Matrix® Assessment 2025			Q1 2025
Payment Integrity Solutions PEAK Matrix® Assessment 2025			Q1 2025
Healthcare Data, Analytics, and AI Services PEAK Matrix® Assessment 2025			Q1 2025
Clinical and Care Management Operations PEAK Matrix® Assessment 2025			Q2 2025
Healthcare Data, Analytics, and AI Services Provider Compendium 2025			Q2 2025
Value Based Care The Path Forward for Integrated Healthcare			Q4 2025

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