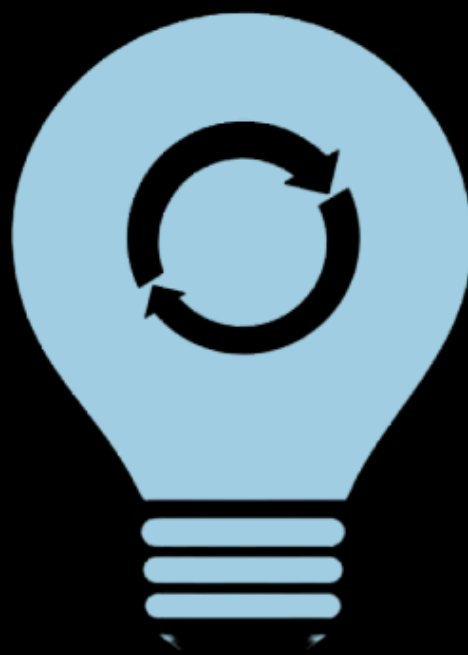


Reimagining

Health Plans:

Running the Enterprise with **AI**



healthplans.ai

Executive Summary

The healthcare industry is at an inflection point. Health plans are navigating an era defined by rising costs, regulatory pressures, fragmented systems, and member expectations that grow more complex every year. Incremental fixes and point solutions are no longer enough.

The future of healthcare administration requires a bold new approach: **AI-enabled orchestration that operates above existing systems, unifying and modernizing the enterprise without disruption.**

This white paper explores how health plans can move beyond patchwork solutions to embrace system-agnostic orchestration—running the plan with AI at the core, delivering agility, efficiency, and a member experience that meets the demands of the modern era.

The Crisis of Complexity in Health Plans

Rising Costs and Shrinking Margins

Administrative expenses consume an outsized portion of health plan budgets. From claims adjudication to compliance, manual workarounds and siloed processes create inefficiencies that drive costs upward. Meanwhile, competitive pressures are tightening margins, leaving little room for waste.

Fragmentation Across Systems

Most health plans operate on a patchwork of legacy systems, custom applications, and third-party tools. While each may serve its purpose, the result is fragmentation—critical processes that don't talk to one another, causing delays, duplications, and errors.

Regulatory and Compliance Pressures

Health plans face an increasingly complex regulatory landscape. Staying compliant requires constant vigilance and documentation, often consuming resources that could otherwise be focused on members and innovation.

The Consumer Expectation Gap

Members live in a world where banks, retailers, and technology companies deliver seamless, personalized experiences. When interacting with their health plans, they expect the same. Yet too often, they encounter complexity, delays, and frustration.

The result is an exponential crisis: health plans are under pressure from every direction, with systems and processes that were never designed for the demands of today's environment.

Point Solutions Fall Short!

Solving Parts, Not the Whole

The market is crowded with applications and systems that address narrow problems such as claims editing, contact center automation, prior authorization. While valuable in isolation, these systems and solutions do not integrate across the enterprise. Instead, they create new silos, leaving health plans with more vendors, more contracts, and more complexity.

Short-Term Relief, Not Long-Term Transformation

Point solutions may deliver quick wins, but they don't fundamentally change how the health plan operates. Health plans are left chasing incremental efficiencies rather than building the foundation for sustainable transformation.

The Need for Integration and Orchestration

The industry doesn't need more isolated tools. It needs AI that orchestrates across the enterprise, connecting what already exists, eliminating friction, and enabling a new way of working.

The Solution: Introducing AI, the System-Agnostic Advantage

Operating Above the Systems

Replacing core systems is costly, risky, and time-consuming. Most health plans cannot afford multi-year disruptions. AI-enabled orchestration solves this challenge by sitting above existing infrastructure, connecting and optimizing across all systems.

Connecting the Patchwork

With orchestration, disparate systems no longer need to be replaced to deliver modern functionality. Instead, AI acts as connective tissue, unifying workflows and processes regardless of the underlying technology.

Scalable and Future-Proof

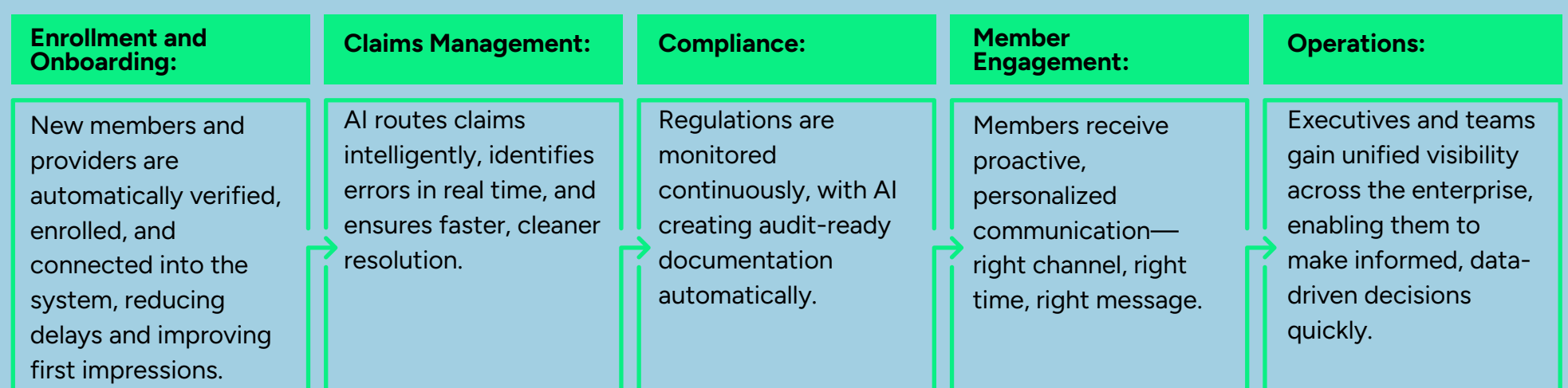
Because orchestration is system-agnostic, it evolves with the enterprise. As technology changes, the orchestration layer remains, adapting to new tools and integrating seamlessly with existing platforms.

What It Means to Run a Health Plan with AI

From Orchestration to Automation

Orchestration reimagines how tasks are completed across the enterprise. Automation speeds up tasks. This shift enables AI not just process work, but to design and coordinate it for maximum efficiency.

The Orchestrated Health Plan: A Vision



The result: a health plan that is not just more efficient, but fundamentally more agile, resilient, and member-focused.

Benefits of AI-Orchestrated Health Plans

Efficiency Without Disruption

By eliminating manual workarounds and connecting fragmented systems, AI orchestration reduces administrative costs dramatically—without requiring a system overhaul.

Agility in a Changing Market

Health plans can respond faster to regulatory updates, market shifts, and member needs because orchestration creates a flexible, adaptive layer of intelligence.

Scalability and Growth

With orchestrated operations, health plans can scale without proportional increases in headcount, enabling sustainable growth.

A Better Member Experience

By orchestrating data and workflows, health plans can deliver seamless, personalized experiences that rival those offered in other industries.

Future-Proof Operations

System-agnostic orchestration ensures that investments today will remain relevant tomorrow, regardless of changes in core systems.

The Road Ahead: From Incremental Change to Enterprise Transformation

A Shift in Mindset

For decades, health plans have addressed challenges with incremental fixes—more staff, more systems, more tools. The time has come for a mindset shift: from adding more to orchestrating better.

Leaders vs. Laggards

By 2026, the divide will be clear:

Leaders will run health plans with AI-enabled orchestration, achieving speed, compliance, and consumer-grade experiences.

Laggards will still be patching together fragmented systems with point solutions, falling further behind as complexity grows.

The Opportunity

The opportunity is here today. Health plans can begin the journey by identifying areas where orchestration can deliver immediate value—claims, compliance, member engagement—and scaling from there to create a fully orchestrated enterprise.

Conclusion:

Running a health plan with AI is not about adopting another point solution. It's about **reimagining the entire enterprise**: system-agnostic, orchestrated, and intelligent.

The technology exists. The benefits are proven. The only question is whether health plans will lead the transformation—or be left behind.

The future health plan is orchestrated with AI. The time to build it is now.

For more information,
Visit www.healthplans.ai
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