Superpower your workforce with AI for super value
There’s never been a better time for health payers to reimagine work thanks to the superpower that artificial intelligence (AI) provides to the workforce.

Payers have long been pressured to improve health access, experience and outcomes while ensuring quality, responding to disruption, and growing revenue. COVID-19 amplified these pressures and accelerated existing workforce trends. It rapidly shifted norms and expectations, raising questions about how work is done, who does it, when and where in an entirely new era in health.
Payers need AI to create next-generation agility—from how they reimagine work and worksites to how they support people’s health and well-being.

Payers embraced AI to modernize processes in the past. But now there is even more untapped opportunity to harness AI to turn human potential into superhuman power and humanize healthcare in the process. This time it is about focusing on the human experience. It is about creating new AI-enabled roles and work experiences that do more than boost business performance—unlocking new value for the workforce, employers, members and providers.
Every superhero has an origin story

Most people who follow the healthcare industry acknowledge AI’s transformative potential for the workforce. In fact, a whopping 93% of healthcare executives have AI projects on their agenda.¹

New Accenture analysis of the US payer sector shows the potential to shift required tasks through automation, augmentation, adaptive work structures or not at all.² This analysis reveals the stunning impact that AI can have on payers’ day-to-day workload. On average, AI and intelligent technologies could save up to 55% of a health payer’s workforce capacity, time that can be assigned to higher value-add tasks.
A deep dive into specific roles reveals even more significant opportunities. The roles with the most potential savings (and therefore the most freed-up capacity) are underwriters (95%), claims processors (78%) and care coordinators (90%) (Figure 1). For a large health plan (10 million members), saved capacity across all roles could unlock about $1 billion in value. With AI continually learning and technology advancing, capacity shifts analyzed to date are only the beginning.
An injection of agility and speed

Unlocking this capacity can give the payer workforce “superpowers.” Remember Spider-Man’s® origin story? A radioactive spider bites Peter Parker, giving him speed, agility and “spider sense.” His new life of fighting crime begins. Strip away the Marvel magic, and this is a story about a person who realizes his potential and does exciting and meaningful work after (literally) being injected with technology. The spider’s mutation combined with Peter’s humanity turned him into a superhero.

Now consider the health payer workforce. When AI is “injected” (metaphorically) into ways of working, employees can be liberated from more tactical and mundane work. They can be redirected to more strategic tasks, tapping into previously unavailable internal and external data for more insight-driven ways of working. This can translate into new products and services that improve service and member health while supporting new growth strategies for the business. It’s like being a nerdy teen one day, and a Spandex-clad superhero the next.
“For years, the dream of many researchers was to create an artificial intelligence that could rival that of people. However, we’re seeing that AI is instead becoming a tool to extend our own human capabilities.”

Paul Daugherty, Accenture Technology & Chief Technology Officer, Human + Machine: Reimagining Work in the Age of AI

This is an important shift from traditional payer mindsets that emphasize using AI to automate processes for increased efficiency and reduced headcount. Payers can create so much more value when they bring humans and machines together. They can focus on the “missing middle” space where human minds and virtual machines come together in novel ways, creating new roles and work experiences that boost business performance.
A web of opportunity

There are exciting opportunities for payers to embrace AI as a value multiplier that helps humanize healthcare. Not only can they improve the business, they can super charge how the workforce delivers value to employers, members and providers in the process. Everyone benefits (Figure 2).

**Figure 2: With AI superpowers, the workforce can provide better experiences to all stakeholders**

**Employers**
- Competitive benefits and coverage
- More transparency into options and prices

**Members**
- Better access to needed information and support
- Simplified processes and access
- Proactive advisory services

**Workforce**
- More meaningful work and improved employee experience
- Opportunities for new roles and skills
- Insight-based and more objective decision making

**Providers**
- Help anticipating patient risk factors
- Services and insights to improve patient care and outcomes

Source: Accenture
Consider how AI superpowers several key health payer roles—sales and account management, member enrollment and call center representatives:

Sales and account management:
From fighting fires to strategically selling

Today, salespeople spend a lot of time fighting fires—troubleshooting issues, setting up accounts and updating basic demographic information. When they find the time to target specific accounts with tailored products and proposals, missing information makes it hard to craft the right package.

AI can put out the fires by collecting and coordinating data and managing simple client issues and administrative functions. It can also put intelligence into salespeople’s hands—insight based on history, utilization trends or industry comparisons. This insight makes it easy to match products with client needs, giving employers attractive benefits structures at the right prices. Payers can differentiate their offerings, satisfy employer and employee expectations, and grow new product and service revenue.

54% of administrative sales and account management tasks can be freed up by AI.

From fighting fires...
- Troubleshooting administrative issues
- Managing burdensome account setup maintenance
- Tracking account outreach and proposal history
- Manually calculating renewal rates and building out contracts

...To strategically selling
- Collecting and coordinating data
- Enhancing and personalizing selling through intelligence and insights
- Focusing on complex and customized accounts
- Strategically selling and upselling
Member enrollment: From inflexibility to agility

Members can run into confusion when it comes to health insurance enrollment. It can be hard to make informed decisions with confidence within required deadlines. Today’s enrollment and benefits set-up roles are largely administrative, and representatives don’t have what they need to help employees through this maze.

Giving the enrollment workforce “AI superpower” can improve the whole process. With the group and member set-up process automated, member enrollment personnel can focus on providing seamless experiences and advisory services that include proactive and personalized recommendations about plan options based on family, health and financial status. Payers can use AI to flex this group with demand, scaling it up or down to provide the right support to members inside and outside of the open enrollment period.

86% of administrative sales and account management tasks can be saved by AI.

- Manual account set-up and basic data input
- Lack of data to make decisions
- A maze of options causing member confusion

...To agility

- Automated benefits set-up processes & member enrollment via self-service options
- Proactive and personalized recommendations on plan options
- Flexible workforce in response to demand, scaling it up or down, as needed
Call center representatives are the “face” of the payer to all stakeholders. Their day-to-day work can be chaotic. They receive inquiries and toggle between screens to get information, pinpointing issues quickly. All while trying to interpret callers’ expectations and state of mind. Doing this well is a high-wire act.

Payers can transform this customer-facing role and increase the value that call center representatives provide by using AI-powered chat bots. The bots answer common questions and triage issues that require additional support and human judgment. AI can also provide targeted data about providers or members so that reps can be more proactive in the information they offer to resolve calls sooner. There’s even the possibility for clinical call center staff to offer deeper insights into getting care. It’s how the traditional call center can become a value center that anticipates member needs.

As AI reinvents these individual roles, it creates a more seamless experience across every touchpoint that payers have with their stakeholders.
These actions can position payers to improve health access, experience and outcomes by harnessing the power of technology and human ingenuity:

**Reimagine** the nature of the work itself. Ask the tough questions. Can insurance products be more flexible? Can there be more price transparency? Does enrollment have to take place at the same set time for all members?

**Rethink** other supports and strategies that can supercharge workforce performance. Explore the feasibility of flexible resource pools and gig employment models to escape the “hire, reduction in force and backfill” cycle.

**Rebrand** the payer workplace using AI to improve the employee experience and offer fulfilling work. With only 9% of graduates wanting to work for a health payer, recruitment and retention are very real challenges. With only 9% of graduates wanting to work for a health payer, recruitment and retention are very real challenges.5

**Reskill** and “new skill” the workforce. Building skills continuously and at scale is key given the scarcity of data analytics, AI and machine learning skills and inexperience with digital business models in payer organizations today.
AI is a powerful tool for payers to reimagine work processes and multiply value for all stakeholders. With the pandemic changing how work is done and how consumers behave, now is an ideal time to explore the possibilities for humanizing healthcare with AI. Moving forward, there are important decisions to make and clear priorities to set. Because as Spider-Man® says,

“With great power, comes great responsibility.”
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References


2. See Methodology section for more detail on the analysis.


4. Ibid

5. Accenture, “Health Payers: Reimagine Your Future Workforce,” 2017

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Methodology

Accenture experts analyzed the degree to which automation and intelligent technologies could change the ways of working at US health payer organizations. The analysis used proprietary (patent pending) organizational analytic capabilities, key task and time distribution data for key payer roles across all areas (including sales, call centers, claims, IT, finance, human resources, member and provider services) and insights from publicly available technology, workforce and cost data. The algorithms developed predict the potential for tasks required in each role to shift through automation, augmentation and adaptive work structures.

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