WHITEPAPER

Agentic AI for Payers

Scaling Member-Centric Care with Artificial Intelligence



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Augment human teams with a digital workforce to achieve healthcare payer goals

The health insurance landscape is changing. Payers have seen their costs rise, the population age, the workforce stretched thin, and their data and technology ecosystems become even more complex. Thankfully, there are also new developments in artificial intelligence that promise to bring relief in all these areas.

AI isn't just an exciting promise; leading payer organizations are already seeing significant results. Payers are automating workflows across enrollment, enhancing member engagement, and streamlining utilization management to boost productivity and long-term member satisfaction. All this is possible with agentic AI, which has the power to overcome challenges of integration, scale, and interoperability.

This whitepaper will discuss AI agents and payer-specific customer relationship management (CRM) applications that augment human teams and enable payers to create healthier businesses, communities, and outcomes.

Payers face significant challenges in controlling costs and improving efficiencies

Payers' challenges are not new, but they are growing. The demand for more efficient payer processes is paramount. PwC has reported the highest medical cost trend in 13 years, projected to be 7.5–8% for 2025,[1] driven largely by inflation, prescription drug spending, and behavioral health utilization.

Data silos and manual systems are also problematic, creating barriers to fully integrated systems and bottlenecks in many processes. As a result, staff is burned out, which causes attrition, rising costs, and poorer service when speed and personalization matter most. In fact, 67% of healthcare CEOs expect labor shortages to impact profitability over the next decade.[2]



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1. PwC's 2025 Medical Cost Trend Report https://www.pwc.com/us/en/industries/health-industries/library/behind-the-numbers.html

2. PwC.com, How to Solve Healthcare's Workforce Shortage https://www.pwc.com/gx/en/issues/c-suite-insights/the-leadership-agenda/talent-required-for-healthcare-shortages.html

Despite all these challenges, members expect the same highly personalized, efficient experiences from their health insurance plans that they get from retail and financial establishments. They want to access their benefits and claims, find doctors, and receive personalized health recommendations on their terms. These desires are largely unmet. Only 31% of U.S. members report a net positive perception of their payer.[3]

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Steps and obstacles to implementing transformational AI

Payers can overcome many of these challenges with the help of AI. But before they can get to AI – let alone agentic AI – they first need to shift their strategy.

The first step is thinking beyond their data strategy. Payers today are generally shifting their focus from data interoperability to dynamic interactivity. Data interoperability allows systems to access, exchange, and use data in a coordinated manner, but dynamic interactivity enables systems to adjust the user interface in response to user actions and circumstances. Once this shift from data to users occurs, automation becomes increasingly useful. For payers, that means AI-enhanced clinical decision support, optimized revenue cycles, and improved member care coordination – all while placing less burden on administrators.

One of the biggest obstacles to dynamic interactivity is point solutions. While specialized apps are cheaper and simpler to install than integrated platforms, they create data silos, prevent a complete member view, and disrupt overall integration efforts. Platform solutions, on the other hand, consider data in multiple strategic areas of the business and include applications designed to work together seamlessly. Making this strategic shift is a critical step toward agentic AI and increased capacity in your workforce.

Another obstacle is limited AI tools that adhere to rigid workflows; they struggle to adapt to healthcare's complexity, leading to exceptions and manual workarounds. Finally, more sophisticated AI solutions lack governance, transparency, and the ability to set clear guardrails, making it difficult to trust their outputs or ensure compliance.

Payers are starting to understand the enormous benefits of AI and how a fully integrated ecosystem powers those capabilities. In 2024, 73% of healthcare organizations said they plan to increase AI-related IT spending.[4] Roughly 25% of payers said they have an AI strategy, and a healthy majority are optimistic about investing in generative AI.[5] A 2025 survey revealed that 86% of payers believe AI-driven automation will help, not replace, human workers.[6]

3. Bain & Company, June 2024 https://www.bain.com/insights/the-value-of-customer-experience-for-healthcare-payers-infographic

4. https://www.fiercehealthcare.com/ai-and-machine-learning/provider-payer-c-suite-leaders-confronting-vision-versus-reality-ai-tech#:~:text=More%20than%20half%20of%20health,new%20C%2Dsuite%20survey%20finds

5. 2024 Bain & Company https://www.bain.com/insights/healthcare-it-spending-innovation-integration-ai/

6. 2025 Salesforce Healthcare & Life Sciences Agentic AI study. Data is aggregated from 127 Payer respondents in the United States.

What payers need from artificial intelligence tools

To thrive in a dynamic healthcare landscape, payers need a deeply unified platform as well as workflows that automate administrative actions, optimize output, and stay within preset guardrails. A unified view of data across clinical, financial, and operational systems is critical for workflows to operate at full capacity, with all the necessary information at hand.

To effectively reduce administrative burden and ensure compliance, AI must automate key workflows while adhering to strict security and privacy regulations (e.g., HIPAA, HITRUST). The most useful AI agents empower staff to operate at the top of their license by automating the routine tasks that previously consumed their time. Humans can then focus on complex case management, strategic initiatives, and improving member outcomes.

Automation must drive tangible improvements in key areas such as cost containment, care quality, and member satisfaction, enabling payers to stay competitive and adapt to evolving market demands.

How agentic AI is different and how it works

AI tools have evolved significantly over time. The first iteration includes chatbots, which have limited contextual understanding and ability. While helpful at extremely basic tasks, chatbots are generally reactive and task-specific and follow rigid rules.

Agentic AI represents the next AI evolution. It goes beyond large language models (LLMs) and has the power to transform businesses by acting autonomously. It's rapidly scalable and built to handle defined jobs with preset parameters as well as high-volume, repetitive tasks, freeing humans to focus on more complex or sensitive tasks.

Agentic AI employs intelligent agents that understand your mission, pursue specific goals, and autonomously respond to changing conditions. Agentic AI is designed to handle complex and dynamic tasks, learn from its environment, and adapt in real time without constant human input.

The underlying architecture of agentic AI sits on a distributed systems platform to ensure scalability and high performance. This platform enables agents to operate simultaneously across multiple servers, enhancing the system's overall efficiency and reliability. Unlike outdated automations, AI agents can plan, sequence actions, and respond dynamically to changing circumstances, effectively becoming a digital labor workforce. This shifts existing processes toward higher-value, human-AI collaboration.

How Salesforce delivers agentic AI

Agentforce is the agentic layer of the Salesforce Platform that integrates data, AI, automation, and humans to bring agentic AI to life for payer organizations. This proactive, autonomous AI application delivers specialized, always-on support to employees and patients. AI agents can answer member questions, guide plan selection, support enrollment, or assist with outreach – all with minimal human intervention or oversight.

Salesforce's approach to agentic AI reframes the conversation. "Agentic AI marks a pivotal shift, moving beyond basic automation and bots to truly intelligent systems that understand complex goals and adapt autonomously," says Amit Khanna, SVP and GM, Health and Life Sciences at Salesforce. "Salesforce brings AI agents together with data and applications on a compliant and deeply unified platform to drive real business outcomes."

The agentic layer in the Salesforce Platform delivers on this promise by unifying agents, data, and applications into a secure system comprising these attributes:

- **Prompts** engineered for consistent, purposeful actions and output
- **Policies** that govern agent behavior and ensure safety, accuracy, and compliance
- **Zero data retention**, allowing agents to learn over time
- **Retrieval-augmented generation (RAG)** grounding responses in real enterprise data, not just predictions
- **Scalability** to support any payer organization, from regional plans to national networks, without requiring custom development

Together, these capabilities transform LLMs from passive responders into trustworthy digital agents that can reason through tasks, handle a wide range of intricate and ever-changing situations, and adapt intelligently within payer environments.

Agentforce relies heavily on Data Cloud, the hyperscale data engine in Salesforce, to access and analyze internal and external data in any structure or format (even emails and PDFs). Data Cloud's Zero Copy Partner Network of more than 200 data providers means data doesn't get copied, moved, or manually entered – anywhere. Data Cloud can see and access all data without the risk of corrupting it, introducing errors, or losing it.



Agentforce relies heavily on Data Cloud, the hyperscale data engine in Salesforce, to access and analyze internal and external data in any structure or format (even emails and PDFs).

Once Data Cloud accesses your data, it allows you to harmonize that data to build unified member, provider, and customer profiles that adapt to behavioral activity in real time, providing a 360-degree view for each profile. Agentforce can then use that view for intelligent marketing, robust visualizations, and grounded AI prompts in specific applications, such as care management, utilization management, and provider network management.

How does agentic AI support payers?

Here are examples of the many ways agentic AI can improve payer efficiencies and improve patient satisfaction.

Unburdens customer service

AI agents can answer inquiries and perform eligibility checks with insurers, making it easier for patients to access treatment. Customer service representatives are freed up to respond to more complex cases.

Assists with member outreach

By analyzing data from patient medical records, agents can monitor medication adherence and follow-up care via preferred patient channels. Members receive personalized information that can contribute to better health outcomes and satisfaction.

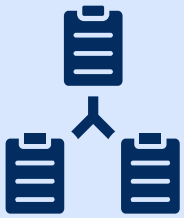
Lessens heavy administrative workloads

Agents accurately and automatically perform time-consuming tasks such as updating member data, allowing staff to focus on member care with reduced risk of human error.

A dedicated healthcare cloud with AI built in

Built on the #1 CRM and powered by Agentforce, Health Cloud connects agentic AI to an organization's healthcare data. This trusted platform empowers payers to deliver superior experiences with built-in compliance for their members, providers, brokers, and employees.

Health Cloud brings together clinical and nonclinical information in a single, up-to-date view of each member. This allows Agentforce to quickly summarize relevant information to make certain determinations and recommendations without switching systems.



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Health Cloud consists of data models aligned with Fast Healthcare Interoperability Resources (FHIR), as well as prepackaged integrations that enable interoperability with EHRs and other systems of record. These integrations allow real-time updates, maintain data consistency across teams and tools, and create feedback loops that enable AI agents to take timely, relevant action.

Health Cloud also includes tools to support core payer functions, including enrolling members, managing care plans, updating provider networks, and reviewing service approvals. AI actions, such as generating summaries or verifying benefits, let agents take meaningful steps without requiring manual work or complex configurations. The Einstein Trust Layer ensures data security and compliance.

Agentic skills that transform businesses

So far, Salesforce has prebuilt three agentic skills for payers: Member Services, Provider Services, and Broker Self-Service. Here's a preview of how these Agentforce skills can provide digital labor, increasing the productivity of a human workforce.

Member Services

- **Simple requests**: provide plan information to the member, resolve login issues, establish or update the PCP, and search for providers
- **Status and support**: trigger claims adjustment requests when needed, check on claim status, and provide updates
- **Knowledge and education**: explain a term, communicate what health and wellness programs are available to them, or share knowledge articles about their plans and conditions



- **Tracking and quality assurance (QA)**: capture a member's sentiment and respond accordingly. It can also share that sentiment with human agents; it can escalate service-level agreement (SLA) and non-SLA failures, update member notes, and provide member summaries to human agents

When a caller initiates a chat with the AI agent, Agentforce has immediate access to all member-related demographics and data, including their plan and utilization, claims, and billing, plus their engagement and communications history, which enable the agent to take appropriate action.

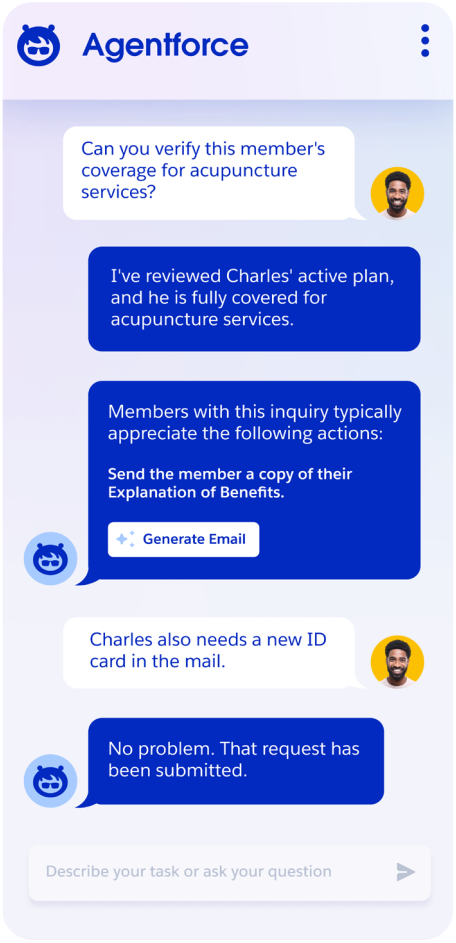
When a CSR answers a call, Agentforce begins a transcript. The CSR clicks the Member Summary button, and the digital assistant automatically generates a summary that includes the member's plan, recent engagement, engagement score, and the likely reason for calling.

Example: How Agentforce automates and streamlines member services

Provider Services

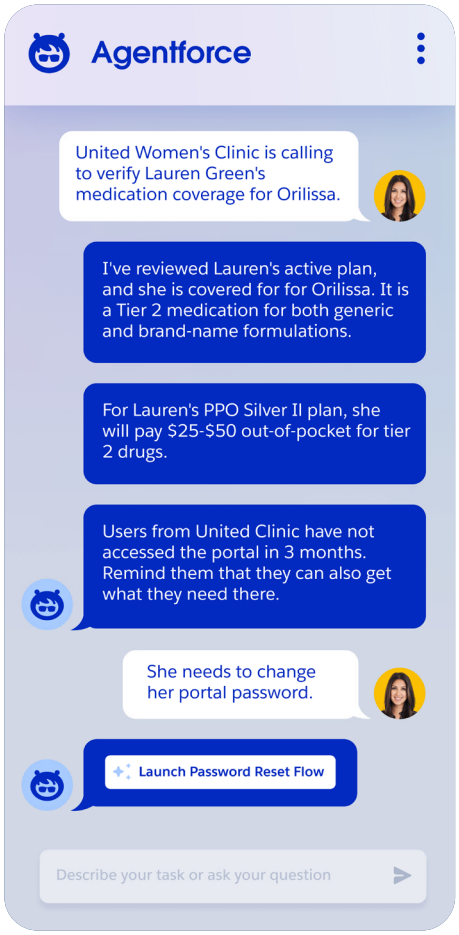
- **General and eligibility:** verify the caller and eligibility, answer inquiries about out-of-network coverage, search for providers, answer questions on billing and coding.
- **Claims and authorizations**: check claim and prior authorization status, answer questions on the coordination of benefits, and
- **Account-specific engagement**: update provider directory listings, check enrollment status, and capture the provider's sentiment and respond accordingly
- **Tracking and QA**: capture notes and summarize a provider's interactions, track resolution steps, close cases, and generate knowledge articles

Agentforce begins a transcript when a CSR answers a call from a provider administrator. The CSR clicks the Provider Summary button, and the digital assistant automatically generates a summary of the provider account, including details of its contact/active network providers, open claims appeals, call frequency, and typical caller sentiment. Once coverage is verified, the digital assistant offers relevant information to the CSR, such as drug coverage and affordability details.



Example: How Agentforce automates and streamlines provider services

When medical assistants log in to the Provider Portal, the agent verifies the provider and member identity before discussing member-related information. Other common guardrails include escalating requests to initiate claims or perform prior authorization–related actions and not changing contracts, credentialing, or enrollment records. The AI agent handles the medical assistant's requests, escalating the call to a CSR if necessary.

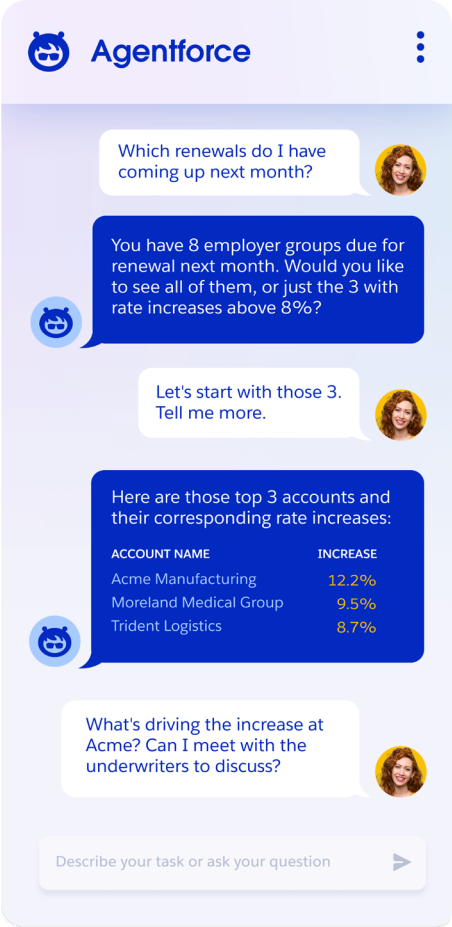


Broker Self-Service

- **Broker onboarding and certification**: verify licenses, check application status, track renewals, configure portal access, and set up commission deposit account
- **Quote and application support**: calculate plan premiums, updating pending quote statuses, submit applications, compare plans and policies
- **Commission management**: manage deposit accounts, produce commission statements and reports (YTD, forecasting, earnings), export accounting data, and request tax documents
- **Product and policy support**: summarize plan benefits, verify provider networks, verify drug coverage, track and monitor account utilization, and submit/process plan changes
- **General support**: update/add account info, answer FAQs, submit and track support requests, update broker/agency details, and serve up marketing materials

Example: How Agentforce automates and streamlines broker self-service

Agentforce can tap into data that includes broker, commission, licensing, compliance, plan and usage, claims, billing, and website engagement, along with communications history and relevant knowledge. The agent accesses standard operating procedures and common guidelines, such as always verifying broker identity before sharing sensitive information and never sharing protected health information.



Agentforce is delivering meaningful ROI today

Agentforce enhances how payers support their members, delivering faster, more personalized experiences across channels. Organizations using Salesforce's agentic AI have reported a 29% increase in customer retention and a 29% boost in Net Promoter Score (NPS).[7] Today, more than 238 million cases are resolved annually through Salesforce Health Cloud, helping payers respond with greater speed and consistency.

The same technology fuels top-line growth. Payers have achieved a 32% increase in sales revenue and a 33% boost in cross-sell and upsell,[8] driven by embedded AI support that guides interactions in real time.

Agentforce also empowers members to resolve common issues independently. With intuitive self-service tools and conversational AI, payers have seen a 29% increase in digital deflection,[7] diverting routine inquiries from call centers and other high-cost channels.

Behind the scenes, agentic AI streamlines clinical and administrative coordination. Payers using Salesforce tools have reduced avoidable readmissions by 25%, and one payer lowered provider development costs by 15%.[9] Guided workflows support timely prior authorizations and more efficient collaboration among departments.

Finally, Agentforce significantly reduces operational overhead. Payers have seen a 25% reduction in average handle time and a 24% drop in support costs.[7] For an organization with 120,000 members, those efficiencies can generate between $10.2 million and $16.8 million in annual savings, just from optimizing routine service interactions.

7. 2024 Salesforce Success Metrics Global Highlights. Data is aggregated from 3,747 customers across 9 countries. n≤50

8. 2024 Salesforce Success Metrics Global Highlights. Data is aggregated from 3,747 customers across 9 countries. n≤100

9. 2024 Salesforce Success Metrics Global Highlights. Data is aggregated from 3,747 customers across 9 countries. n>200

Summary

While payers are highly engaged with AI and expect it to be transformative, they face significant challenges, including regulatory uncertainty, data privacy and security concerns, high costs, AI inaccuracy, and difficulty scaling pilots into production. Strong governance, clear strategies, and regulatory clarity are critical to overcoming these barriers and realizing AI's full potential in payer operations.

Agentforce for Healthcare delivers value to payers by streamlining workflows, reducing costs, and enhancing member satisfaction through AI-driven automation, recognizing that payers require solutions that mitigate risks, reduce errors, lower cost, and allow them to scale.

See how a leading payer is transforming its operations with Agentic AI from Salesforce.

Watch the webinar

"Agentforce will usher in a new era of healthcare AI, where AI agents increasingly collaborate, provide insights, and execute tasks across health plan functions, easing the strain on an overburdened workforce. We're already seeing it make everyday operations smoother and more efficient. It's opening the door to new ways of delivering care and connecting the member journey."

AMIT KHANNA
SVP and GM, Health and Life Sciences, Salesforce





Salesforce is the #1 AI CRM, where humans with agents drive customer success together. Through Agentforce, the digital labor platform, Salesforce brings autonomous agents, unified data, analytics, and Customer 360 apps together on one deeply unified platform to help companies connect with customers in a whole new way.