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The Payer Technology Playbook

How AI and agents can help curate trusted experiences for health insurers by connecting and automating business processes from quote to care.



Many health insurers today struggle with operational issues and disjointed member experiences due to using multiple, disconnected systems that keep data isolated. However, payers can address these problems by using a unified, AI-powered customer relationship management (CRM) platform.

By using automation and agentic AI, insurers can streamline operations and see real benefits. CRM provides a complete view of each member, enabling teams to work together in real-time, prioritize actions, and proactively engage members. Everyone involved in the member’s journey can use the platform to easily address questions about plan details, coverage, and costs.

With AI integrated into the platform, insurers can more easily engage with patients and providers, collaborate across teams, and automate tasks. This empowers customer service centers to guide members through a seamless health journey, transforming interactions into trusted relationships.

With a single view of the member and personalized service at scale, insurers can boost member satisfaction, making members more likely to renew their plans and recommend their insurer to others.



Contents

- 01 Agents offer new opportunities for speed and efficiency.3
- 02 Boost operational efficiency and engage with members more proactively.4
- 03 Simplify health plan buying and selling with AI and automation.5
- 04 Provide more efficient care with connected systems.7
- 05 Use AI to help control costs more effectively.8
- 06 Improve collaboration and coordination with providers.9
- 07 Drive better health outcomes with improved operational efficiency.10



CHAPTER 01

Agents offer new opportunities for speed and efficiency.

Artificial Intelligence isn't a new concept; it's been around for a while. Now, with the rise of agentic AI, we're seeing a whole new level of efficiency and capability. These agents can transform how work gets done across every role and workflow, boosting operational efficiency in your teams.

But why should we trust AI Agent? Trust is crucial, and it's a top priority. These agents securely connect your data with and make intelligent actions, all while enforcing enterprise data governance.

What does this mean for payers? Imagine having agents help address member and provider inquiries, freeing up your time to focus on more complex issues. When processing prior authorizations, you'll have predictive insights at your fingertips to speed up the process. And sales reps in the field will have instant insights to make their interactions with healthcare providers more personalized and profitable.

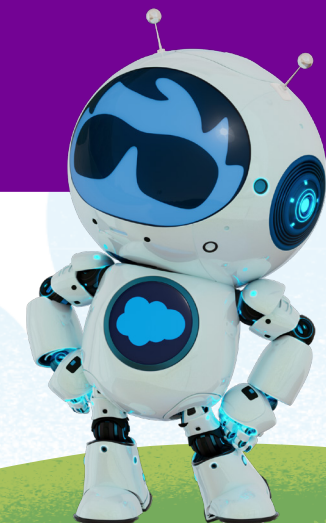
With agents, payers can:

- Get work done faster by configuring a suite of agents across sales, service, marketing, commerce, and other teams to quickly complete any task with intelligent actions.
- Customize AI agents with existing capabilities, including flows, code, prompt templates, and APIs, to extend their functionality.
- Deploy conversational AI with built-in trust. These agents interact with large language models guided by a trust layer to generate and execute relevant plans of action. Responses are both accurate and trusted by grounding AI in your CRM and external business data.
- AI agents are the key to connecting the health ecosystem with prescriptive solutions, helping everyone meet this AI moment together.

Build healthier connections with Agentforce.

Discover how Salesforce brings humans with agents together to help you contextualize clinical and non-clinical data into a 360-degree view, automate processes, and drive actionable intelligence.

[Learn more](#)



CHAPTER 02

Boost operational efficiency and engage with members more proactively.

Many health insurers today struggle with operational issues and disconnected member experiences due to using multiple, disconnected systems that keep data isolated. However, insurers can address these problems by using a unified, AI-powered customer management system.

This kind of platform gives a comprehensive view of members, allowing insurers to proactively engage with members and address their questions faster. With built-in AI, insurers can automate tasks to improve efficiency and deliver personalized experiences that increase member satisfaction and loyalty.

By using automation, AI, and digital solutions, insurers can streamline operations and see real benefits. A unified customer management platform provides a complete view of each member, enabling teams to work together in real-time, prioritize actions, and proactively engage members. Everyone involved in the member's journey can use the platform to easily address questions about plan details, coverage, and costs.

With AI integrated into the platform, insurers can efficiently engage with patients and providers, collaborate across teams, and automate tasks. This empowers customer service centers to guide members through a seamless health journey, transforming interactions into trusted relationships.

With a single view of the member and personalized service at scale, insurers can boost member satisfaction, making members more likely to renew their plans and recommend their insurer to others.



Increase in member satisfaction after implementing Salesforce

Source: 2024 Salesforce Success Metrics [Industry Highlights]. Data is aggregated from 255 customers across 9 countries.

SOLUTION SPOTLIGHT

Scale contact center experiences.

Guide members through a connected health journey and transform interactions into trusted relationships.

[Watch demo](#)

CHAPTER 03

Simplify health plan buying and selling with AI and automation.

Converting potential customers into actual customers can be complex in the healthcare payer space. Sales cycles can be long, with a number of critical steps along the way. Most sales teams have CRM tools available, but often that process of tracking leads doesn't follow the client through the entire process of enrollment and setup. Sales teams may need to go to a separate team for the quote, a separate place for the rating, and then repeat the process a number of times in coordination with those teams once the benefits are sculpted and the underwriting team completes their process. All of the coordination needed to move leads through this process makes version control absolutely crucial.

It is critical that the first interaction with a potential customer is smooth, consistent, and accurate. The customer experience matters more than ever, and having an uneasy onboarding experience for customers and their beneficiaries is a risk no payer can afford to take.

An AI-powered CRM can greatly enhance how health insurers operate and engage with their members. For instance, it can offer deep insights into plan performance, helping insurers generate leads more effectively for groups of all sizes. By using actionable data and predictive AI, payers can speed up their relationship-building efforts and make data-driven decisions that foster growth.

Furthermore, an AI-powered CRM can significantly increase sales efficiency. Picture equipping your sales team with smart tools that automate everyday tasks, like sending emails, and recommend optimal next steps based on account insights. This not only saves valuable time but also allows sales representatives to concentrate on cultivating relationships and securing deals.



The benefits of CRM extend to employee administrators and brokers as well. By providing user-friendly filters, comparison features, and a swift checkout process, an AI-powered CRM can simplify the plan selection process and make enrollment hassle-free. Moreover, offering comprehensive maintenance capabilities at both group and member levels ensures administrators and brokers have all necessary resources readily available, creating a positive and efficient experience.

By streamlining these operations, insurers can improve their internal workflows and create a seamless, engaging journey for their members, ultimately driving better conversion and retention rates.



Increase in sales revenue after implementing Salesforce

Source: 2024 Salesforce Success Metrics [Industry Highlights]. Data is aggregated from 255 customers across 9 countries.

SOLUTION SPOTLIGHT

Streamline benefit sales and administration.

Transform quoting, enrollment, benefits management, and renewals to seamlessly convert and retain members.

[Watch demo](#)



CHAPTER 04

Provide more efficient care with connected systems.

Effective care management relies on having accurate and readily available data, well-connected systems, and smooth communication between the care team and the member. By ensuring these elements are in place, you can enable your care teams to achieve more affordable and improved health outcomes and experiences for their members.

A comprehensive care management system brings efficiency and scalability through various capabilities. It allows for the identification of members who are at higher risk, enabling proactive care. This system also supports communication through multiple channels, making it easier for care teams to reach and engage with members in ways that suit them best.

With this system, care plans are driven by clinical needs, ensuring that each member receives personalized care tailored to their specific health conditions. Care team members can collaborate seamlessly, sharing information and coordinating efforts to provide the best possible care. Intelligent workflows guide the care process, making it more organized and effective.

By unifying data and facilitating proactive member engagement, the platform enables real-time collaboration among providers. This results in personalized experiences, increased member satisfaction, and improved health outcomes. It streamlines operations and transforms the healthcare journey, fostering trusted relationships between members and their healthcare providers.



Decrease in avoidable readmissions after implementing Salesforce

Source: 2024 Salesforce Success Metrics [Industry Highlights]. Data is aggregated from 255 customers across 9 countries.

SOLUTION SPOTLIGHT

Promote integrated care management.

Empower care teams to achieve cost-effective outcomes and experiences.

[Watch demo](#)



CHAPTER 05

Use AI to help control costs more effectively.

Utilization management (UM), or the processes and techniques used by healthcare organizations to manage costs while ensuring patients receive necessary care can be complex and expensive, with prior authorizations rising annually. An AI-powered CRM can greatly improve the experience for both healthcare providers and patients, facilitating timely care.

It employs automated, intelligent, and adaptable workflows to effectively balance quality, cost, and speed and includes easy-to-customize workflows that can handle the intricacies of these processes, enhancing efficiency.

Automatic approvals for routine services reduce the need for manual reviews, accelerating the process and ensuring patients receive care promptly. Self-service options enable providers to submit prior authorizations electronically, minimizing paperwork and administrative burdens.

An AI-powered CRM also uses intelligent risk management to flag at-risk authorizations, reducing compliance risks by proactively identifying and addressing potential issues.

In essence, a comprehensive system for managing care and costs can streamline these processes, making them more efficient, cost-effective, and user-friendly. By taking advantage of automated workflows, self-service options, and intelligent risk management, healthcare organizations can deliver better care to their patients and enhance the provider experience all while remaining compliant.



Health Cloud has been pivotal in helping our Utilization Management team be more efficient, in addition to being able to demonstrate CMS compliance in an easy to navigate platform.

Karen Wohkittel

Vice President, Clinical Operations,
Health Services Zing Health



SOLUTION SPOTLIGHT

Modernize utilization management.

Speed time to care with electronic intake, review, and tracking of prior authorizations, concurrent or retro-reviews.

[Learn more](#)



CHAPTER 06

Improve collaboration and coordination with providers.

Managing provider relationships and networks can be fraught with challenges, including manual paper processes, disparate systems, ineffective communication, and data quality issues. However, these obstacles can be effectively addressed through a more streamlined and integrated approach with an AI-powered CRM.

Consider a scenario where healthcare payers can harmonize their provider contracting processes. By tracking negotiations, capturing communications, and making informed decisions about provider relationships, payers can optimize reimbursement rates and ensure regulatory compliance. A unified view of each provider, drawing from various data sources, enables a comprehensive understanding of their capabilities and performance.

Furthermore, the process of provider credentialing can be significantly expedited from weeks to days. This is achievable through direct integrations, automated primary source verification, and continuous monitoring, which not only accelerates the process but also enhances data quality.

Managing provider data becomes more straightforward as well. By consolidating provider information into a single, operational data layer, payers can efficiently manage rosters, validate data, and maintain accurate provider directories with seamless integration across systems.

Additionally, providers are given access to intuitive, user-friendly portals where they can monitor the status of their applications and manage their profiles, issue resolution, and care processes conveniently. This self-service approach not only reduces administrative burdens but also enhances the provider experience and increases engagement.

With these improvements, healthcare payers can leverage the power of a unified, connected system. This system facilitates network growth, management, and collaboration with quality providers, ultimately leading to better healthcare outcomes and a more cohesive healthcare ecosystem.



Decrease in time spent updating provider data after implementing Salesforce

Source: 2024 Salesforce Success Metrics [Industry Highlights]. Data is aggregated from 255 customers across 9 countries.

SOLUTION SPOTLIGHT

Strengthen provider networks.

Take advantage of an integrated platform to quickly grow, manage, and improve collaboration across your network of quality providers.

[Watch demo](#)

CONCLUSION

Drive better health outcomes with improved operational efficiency.

In the moments when members need care, it's imperative that payers empower them with the individual attention, personalized service, and communication across any device, at any time, that members want, expect, and deserve.

By connecting care teams, service data, and many other workflows on a single, secure, and intelligent digital platform, an AI-powered CRM can transform the way you operate. It can help you quickly deliver more personalized experiences, improve operational efficiency, and become far more agile in a competitive industry while building member loyalty.

All of this leads to better outcomes and greater efficiency for your organization, your employees, and your members.

Learn more about building trusted member relationships and driving efficiency with an AI-powered CRM.





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