



# Don't just adapt to change. **Power** it.

How industry leaders can move our system into the future with collective intelligence and AI.

A practical playbook to command the complexity in the business of healthcare in three critical areas – and change health in America for the better.

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## Facing a **Crisis**

America's health and healthcare crisis is no secret. We have the greatest healthcare in the world and the most productive workforce in the world, but the costs are too high, and our health is no better for it.

*"The greatest asset of a nation is the health of its people." - William J. Mayo, M.D.*

Payers and providers are under tremendous financial pressure to lower administrative and medical expenses. But that's not even the half of it – quite literally. In fact, conservative estimates indicate only 20 percent of Americans' health outcomes are linked to clinical care, with the remaining 80 percent stemming from social determinants of health (SDoH).<sup>1</sup>

We must first zoom out to understand the system and forces of change— before zooming in to solve the cost problem.

*"By investing in health, U.S. society will need to spend less on healthcare"<sup>02</sup>*

**Our collective priorities and investments must change.** As they say, "Where money goes, energy flows." Carenet Health **recently published an industry call to action** to collectively address healthcare's mounting financial, operational, and human costs.

The business of healthcare's entire reason for being is health. We must make it easier for Americans to navigate and engage in their health.

**But how?** No one organization or even one segment of the system can power the necessary changes singlehandedly. And revolutionary change is coming whether or not we get in the driver's seat.

## Our Healthcare Sick Care System

By many measures, America is ahead of other nations. But in health, we fall behind — focusing more on costly treatment after conditions escalate than on building a system that prevents sickness. We underfund access and measures that keep people healthy, and overfund expensive clinical care and administration.

Medical inflation has outpaced cost of living. Incurable chronic diseases proliferate, now accounting for 90% of total annual health expenditures. Unhealthy choices are often easier and more affordable than healthy ones; we've become conditioned to treat illness rather than prevent it, and we're keeping sick people alive longer without improving quality of life. Access gaps are widening between rural and urban communities, and, unfortunately, unaffordable healthcare is unavailable healthcare.

Change is imperative.

## Forcing **Change**

Three fundamental forces are tugging on the already fragile U.S. healthcare system:

### **01. Consumerism.**

Consumers expect self-service, and 95% of businesses acknowledge the rising demand. AI-powered service is now widely accepted. Yet, studies show that up to 75% of consumers still prefer some level of human support, especially in healthcare.<sup>03</sup>

"Consumerism is THE essential ingredient reshaping a complex healthcare ecosystem – 'an unstoppable force,'" propelling the necessary shift in healthcare service delivery – Johnson and Kusserow profoundly wrote in *The Coming Healthcare Revolution*.<sup>04</sup>

People aren't static. Experiences can't be fully predicted, scripted or prescribed. And they're changing. Expectations and demands of healthcare, like everything else, evolve– impacted by our demographics, experiences with retail brands, social environments, adoption of AI in our everyday lives, etc.

McKinsey's *State of the Consumer 2025* report shows we're spending more time alone and online, and using digital channels even without fully trusting them.<sup>05</sup>

The fundamental makeup of consumer populations is also changing. The "silver tsunami" of aging Baby Boomers is upon us. Middle-aged Americans are taking care of their children and their parents, and we're facing a shortage of nurses and physicians. Meanwhile, workers expect purpose and meaning in their jobs; wages and benefits are no longer sufficient compensation for the labor, stress, and strain that work places on their well-being.

*Getting ahead of patients' and workers' deeply personal needs and expectations as consumers in our healthcare system demands pro-action, not just reaction.*

## 02. Federal policy.

To a large degree, our health and the business of healthcare are at the mercy of government entities and requirements – under the current administration and rippling from decades prior. "Decisions made years ago [schooling, tobacco, nutrition, federal programs, etc.] by elected officials are complicit in the nation's life expectancy crisis."<sup>06</sup>

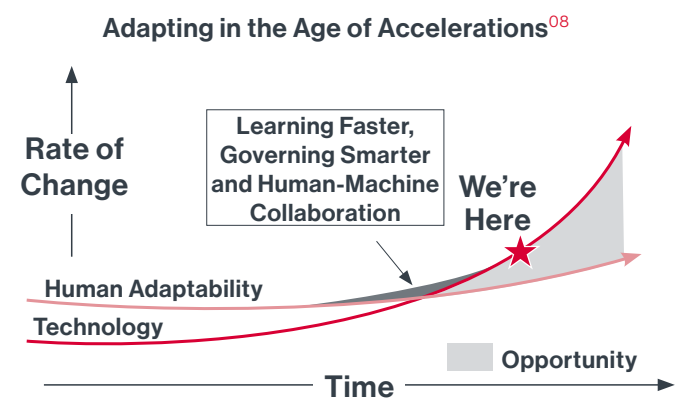
Changes in mandatory health programs, discretionary spending, and tax subsidies all play a part. Consider just a handful:

- The Affordable Care Act (ACA), insurance exchanges and subsidy rollbacks
- Medicare program and Medicare Advantage marketplace structure
- Medicaid expansion and redetermination
- Funding and staffing cuts to government agencies
- CMS regulations and alternative payment model programs like TEAM, AHEAD and ACO REACH
- HIPAA compliance
- Data interoperability and portability policies
- Price transparency requirements
- Telehealth and mental health service coverage

There's only so much of the American healthcare experience we can control, but, at the very least, we must keep the pulse on these changes and be ever-ready to adapt and act.

## 03. Rapid tech advancement.

Every sector is challenged to keep pace with technology. Estimates from the World Economic Forum's 2023 Future of Jobs Report say already 34% of business tasks can be performed by machines.<sup>07</sup> The volume of data generated and digested by machines is nearly incomprehensible; humans could



never compute as much.

We may approach opportunities for automation and artificial intelligence (AI) in healthcare with more trepidation than other industries, but there's no point denying them. The potential of AI is not limited to tasks analogous to technologies that preceded it, like social media, search and bots; its future scope is far greater than we can comprehend today.

"The [National Bureau of Economic Research] NBER paper [written by McKinsey and Harvard economist David Cutler in 2023] claimed that **AI could reduce healthcare spending by \$200 billion to \$360 billion** within the next five years without sacrificing quality or access. The biggest potential savings come from reducing administrative burden, harnessing medical knowledge to enhance the accuracy and timing of diagnoses, and improving clinical operations."<sup>09</sup>

This third force of change is different than consumerism and government policy because **technology has promise to dramatically reduce costs, but**

**it doesn't come cheap.** In other words, we are challenged to anticipate the smartest uses of tech and AI, leverage data for insight, and make the most of our existing tech investments without incurring additional technical debt.

These forces bearing down on healthcare will evolve over time. Effective management of them requires longitudinal analysis of behavior, data, patterns, and innovation; been-there-done-that expertise to enable speed to market with changes; insight from outside our industry; and a **broad, system-wide look at “health” instead of just healthcare.**

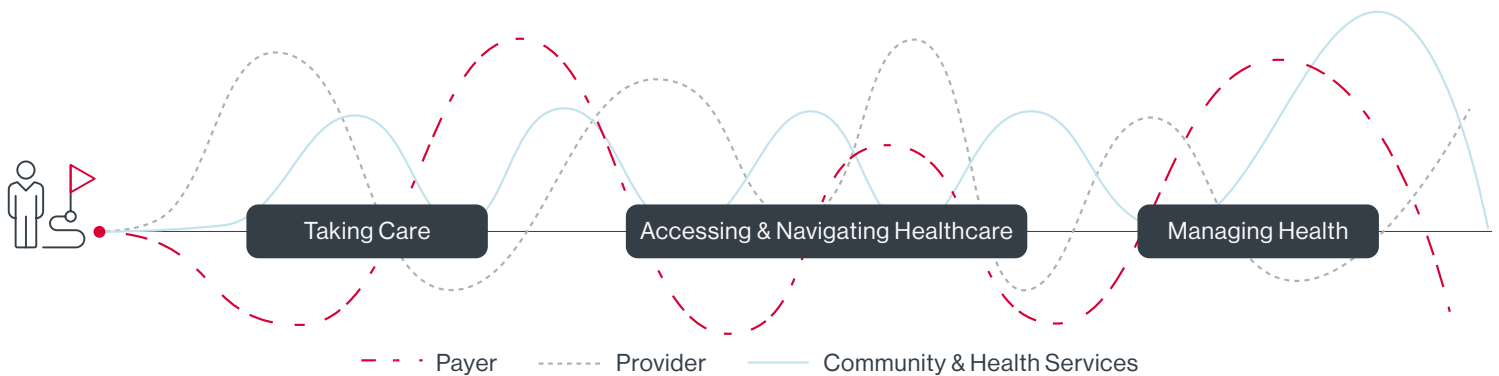
## Finding Hope, **Commanding Complexity**, Prioritizing Humanity

Thoughtful orchestration and collective intelligence are the answer. Though we'll never simplify the complexities of consumerism, policy, and technology, we can command them. We just need to focus on helping humans be more human.

*“Things should be as simple as possible but not simpler.” – Albert Einstein*

**Success and resiliency depends on how well we work together with one another and technology** – embedding machines, data, and AI into our workflows without compromising what makes us human: physicality, empathy, sincere inspiration, and health. **Opportunity lies not only in increasing human productivity but also in preserving and amplifying human identity.**

Let's look at one's health journey. (Note: This is not just the healthcare journey. To **shift from sick care to healthcare, we need to zoom out and ‘invest in health.’**)



It starts with having the environment and wherewithal to care for oneself, accessing and navigating healthcare when needed, and managing health—whether that includes chronic conditions, behavioral health, or general wellness.

**Consumerism, evolving policy, and tech advancements profoundly impact this journey, as do all of us payers, providers, and health tech and service partners with a role along the way.** But the only throughline is the patient's health and the data that surrounds it.

**“The whole of health must be greater than the sum of healthcare’s aggregate interventions.”<sup>10</sup>** Change must be broader than any one segment of the value chain. It demands a reengineered model of care, underpinned by clinical intimacy and Intelligent Engagement™ throughout.

A recent *Harvard Business Review* article credited Chris Paul's successes in the NBA to his strength as a “super-facilitator” – with a **special skill for relying on real human connections to spot opportunities, fight groupthink, and build unstoppable “collective intelligence.”<sup>11</sup>** Super-facilitator partners in healthcare can help not only drive intelligent

(or AI) engagement at a distinct point in the journey, but use 'floor vision' like Paul's to develop collective intelligence that promotes health across journeys, organizations and the healthcare system.

Another article in the same HBR issue about "systems thinking" drives this point home. When we're solving problems in dynamic, interconnected environments like American healthcare, we're best served to embrace the complexity and let everyone work on big problems together. Only then do we create meaningful change no one could alone.

**Break down silos. Invest in pro-health initiatives. Communicate on a human level, on consumers' terms.** Create personal relevance and resonance at scale. Follow through on those engagements. Use data to fuel insight, continuous improvement and collective intelligence. Focus on helping humans be most human, in ways tech never can— accelerated with AI.

*People need autonomy—in healthcare delivery and in managing their own health. Empathy is one precious thing AI cannot do for us. We need to adopt human-centered technologies that help people be more human.*

**"Health companies that aggregate services within seamless, easy-to-use platforms that solve consumers' health and healthcare problems will differentiate and increase their market penetration."**<sup>13</sup> We will never go wrong by giving people agency in their own health experiences.

## Super-facilitation to Help Humans Be More Human

**01. INSIGHT-LED ORCHESTRATION. Identify the 20% investments that will deliver 80% of the value;** source best-in-class AI-powered technology and know what to measure to make sure it's working.

- Assess your patients/members' health journey— with your organization and beyond it.
- Mine historical data trends to identify common points of consumer or staff friction and opportunity.
- Anticipate changes (HINT: look to the big three covered previously: consumerism, policy and technology) that may impact those opportunity areas.
- Don't try to do it all. Identify the small changes (20%) that will have an outsized (80%) effect— ranging from automation, to AI agents, to irreplaceable humans.
- Work with partners to pull in the best technologies for each effort. You don't want to get in a position to manage countless point solutions and their technical debt; but you also don't want to settle for a provider touting one-size-fits-all solutions.

**02. INTELLIGENT OPERATIONS. Free employees to bring their best selves to work,** fulfill their noble purpose, deliver healthcare most humanely, and shed many of the administrative burdens that burn them out.

- Identify partners that will operate as an extension of your brand and your team, not a bolt-on.
- Using the research and '20%' identified, outsource key administrative activities.
- Leverage the new tools and partnership to strengthen a culture of health and humanity. Your culture and employees' sentiment about their work is, perhaps, one of the most contributors to your brand experience.
- Communicate with employees about tuning into their purpose and the investments you're making in equipping them to fulfill it. Make it easier for them to power changes in health that got them into this field in the first place.

*"Human-machine collaboration has the power to transform healthcare delivery by removing soul-crushing burdens from caregivers and consumers alike, freeing both to pursue higher-value activities."*<sup>14</sup>

**03. INTELLIGENT ENGAGEMENT. Equip patients' health advisors (live and virtual)** with enough context and data to wholeheartedly meet patients where they are, on their terms.

- Data is the beating heart of Intelligent Engagement™ throughout the health journey. Only 1/3 of providers (33%) and payers (31%) rate their data integration capabilities highly today.<sup>15</sup> Break down the silos to integrate it across as much of the healthcare continuum as you can.
- Put the data to work.
- Equip anyone working on your organization's behalf with enough context and intelligence to meet consumers where they are – across demographics, geographies, languages, health moments, chronic conditions, and preferences.
- Elevate AI as a thought partner, analyst, and coach in real time.

**04. PATIENT AGENCY. Empower consumers with more agency** in their own care, healthcare, and well-being.

- Make interoperable data as portable and accessible to the owners of that data as possible. Affirm security and build trust.
- Make it easier for patients to do what they need to do. Recent reports show 78% of patients are abandoning appointments due to delays in prior auth, 61% skip appointments because scheduling is difficult, and 50% never make it to follow-up care.<sup>16</sup>
- Ensure consumers know you are using technology to make their lives easier but never compromise their data or experiences.
- Reiterate that their health journey is not just about sick care, and your organization is working across lines to make it as rewarding as can be.

## Limitations of AI in Healthcare

AI can be daunting and there are many unknowns and empty promises, but we need to shift our thinking of it as a teammate and a tool rather than a fix-all. Technologies help people. “They can reduce friction. They can nudge behaviors. They can speed learning. They can anticipate problems. They can identify opportunities.

**What technologies cannot do is create the human-centered mindset that sustains individual and group engagement with noble purpose.**

“... Most solutions for addressing staffing shortages add incremental costs without addressing the root causes of employee burnout and turnover.” *The Coming Healthcare Revolution* authors go on to say, “Inspired healthcare professionals don't burn out.”<sup>17</sup>

**We must use AI to inspire curiosity and assist humans in doing their best work most efficiently and intelligently.**

## Impact in Action

“Often the participants in a circular ecosystem [like healthcare's] have numerous ideas about what needs to be done, but the complexity is so daunting that they don't know where to begin.”<sup>18</sup> Only 13% of health system leaders say they have a clear strategy for integrating AI.<sup>19</sup>

**We can't let ourselves get overwhelmed by the infinite intellectual promise of AI and, instead, need to focus on *practical* applications.**

Not only is technology advancing as rapidly as our companies' demands to adopt it, but we don't all have time to test every tool we could invest in— much less confidently validate the ROI. It's wise to identify a super-facilitator partner that has supported payers and providers solving similar challenges, so you don't have to waste time vetting and can get to focused implementation— and, more importantly, outcomes.



**Healthcare change agents nudge things forward and power progress** with support from partners. They seek to understand the system and then map out actions— creating a more robust framework for meaningful change. They don't try to do everything at once or adopt AI in every part of their business; rather, they **work with super-facilitators and integrators to identify small changes that have profound ripple effects.**

## Learn from three **Change Agents**

### Multi-practice Risk-bearing Provider

- **Objective:** Decrease unnecessary ER visits and readmissions.
- **Solution:** Introduce automation in choice areas and outsourced nurse triage.
- **Impact:** Cut operational costs in half, redirect more than half of patient calls that would have otherwise routed to the ER, and strengthen relationships with providers who were consulted – so patient decisions weren't made without them.

### Academic Medical Center

- **Objective:** Enhance radiology scheduling efficiency, improve patient engagement, and boost revenue by addressing operational gaps like overwhelmed call centers and complex scheduling needs.
- **Solution:** Scalable call center support, combining expert human advisors with advanced technology to handle over 670,000 annual calls, streamline scheduling, and ensure rapid, empathetic service.
- **Impact:** 300,000 annual appointments, \$65M in incremental revenue, a 6:1 ROI, and improved patient satisfaction with 80% of calls answered in under 45 seconds.

### Top 5 National Managed Care Organization

- **Objective:** Improve medication adherence by addressing barriers like affordability, access, and transportation while leveraging clinical and non-clinical resources for holistic support.
- **Solution:** A human + technology approach with guided scripting, personalized outreach, and collaboration between healthcare professionals to engage members and resolve adherence challenges.
- **Impact:** \$1.6B in cost savings over two years, improved Star ratings, reduced hospitalizations, and enhanced member engagement and health outcomes.

## 7 Ways Carenet is Partnering with Healthcare Leaders to Make an Impact Using AI

### 01. **Smarter Patient Engagement with Multichannel Bots**

Connect with patients via voice, chat, or text to handle tasks like scheduling, appointment updates, and medication refills.

### 02. **Autonomous AI Advisors**

Provide smart, automated assistance to guide or complete complex tasks.

### 03. **Proactive Outreach**

Send automated reminders, surveys, and health tips to patients.

### 04. **Guided Coaching and Post-Discharge Support**

Offer digital coaching and follow-up programs for recovering patients or those with chronic conditions.

### 05. **AI-Powered "Next Best Action" Recommendations**

Suggest the most effective action to take for each patient based on data and behavior.

### 06. **Track the Full Patient Journey**

Follow patient actions and behaviors across all channels to personalize interactions and help Health Advisors close gaps in service or communication.

### 07. **Predict & Prevent No-Shows**

Use AI to identify patients likely to miss appointments and intervenes in advance.

# Power Change

By building collective intelligence and Intelligent Engagement™ throughout the health journey, we'll not only improve health and lower costs, but drive even greater upside for businesses and society: increased productivity, expanded human potential, reduced inequity, and improved quality of life.

Here's a recap of how to do it:

- **Anticipate the changes** consumerism, federal policy, and rapid technology advancements will have on your business, and get ahead of them.
- **Zoom out to look at the system**, rather than isolated interventions. Consider how you can impact the health journey– not just healthcare.
- **Identify opportunities to help humans be most human**, assess your change-readiness, and work with a partner who can help orchestrate technology, data and experiences to move the needle for your business and your patients/members.

Let's stop powering the business of sick care and start intelligently powering the business of healthcare.

**Join the movement:**

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**Start Powering Change with Carenet**

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Carenet Health is a tech-enabled healthcare services company dedicated to co-creating value with payers, providers, and health technology partners. For over 20 years, Carenet has combined advanced technology, data insights, clinical expertise, and global talent to improve engagement, efficiency, and meaningful business and health outcomes. To learn more about how Carenet is Powering the Business of Healthcare, visit [www.carenethealth.com](https://www.carenethealth.com).





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