



# AI for better care: Revolutionizing the healthcare industry

Discover 6 ways artificial intelligence is helping health care work smarter – and what employers should look for in a carrier.

Healthcare systems worldwide are grappling with rising costs, clinician burnout, staffing shortages and fragmented care delivery. In the U.S. alone, health spending reached \$4.9T in 2025, yet inefficiencies persist across the board.<sup>1</sup>

Enter artificial intelligence (AI) – technology designed to think, learn and solve problems like humans, helping reshape how care is delivered, accessed and experienced. In fact, the use of AI in health care is projected to grow from \$37B in 2025 to \$614B by 2034.<sup>2</sup>

For employers, this transformation is more than a technological evolution – it's a strategic opportunity to improve employee health and future-proof benefits programs.

**“AI has the potential to help solve some of the challenges faced by the healthcare industry, specifically the complexity of navigating the system. Making health care more affordable can start by removing inefficiencies. Working toward a transformational experience requires simplifying and speeding up the time it takes members to get answers about accessing and managing their benefits.”**

**Jean-François Beaulé**

Executive Vice President of Design and Innovation,  
UnitedHealthcare Employer & Individual



Health spending in 2025 reached

**↑\$4.9T<sup>1</sup>**

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Beaulé emphasizes that leveraging AI must be done responsibly and with careful consideration. “It’s not about removing human oversight; it’s about automating processes to provide pertinent information and data analysis faster, which can free up time for more human interaction,” he says. This approach can support providers in delivering care, help employers develop health care strategies tailored to their workforce and give members quicker answers to benefit questions.

Health care is deeply personal and often complex. That’s why employers, brokers and consultants should do their due diligence and select a carrier that adheres to high standards, with strict guidelines and policies to ensure AI is developed and implemented in ways that protect the quality and safety of health care services.

**“Advancements in AI are already being applied in health care. Without the proper infrastructure and oversight in place, it’s like owning a race car but driving on roads with speed bumps every 5 miles. If we want to ensure AI is being used fairly, ethically and as intended, we have to think of transformative applications — not just how quickly we can bring it to market. For us, that also includes a rigorous review process, an expert review board and constant human oversight.”**

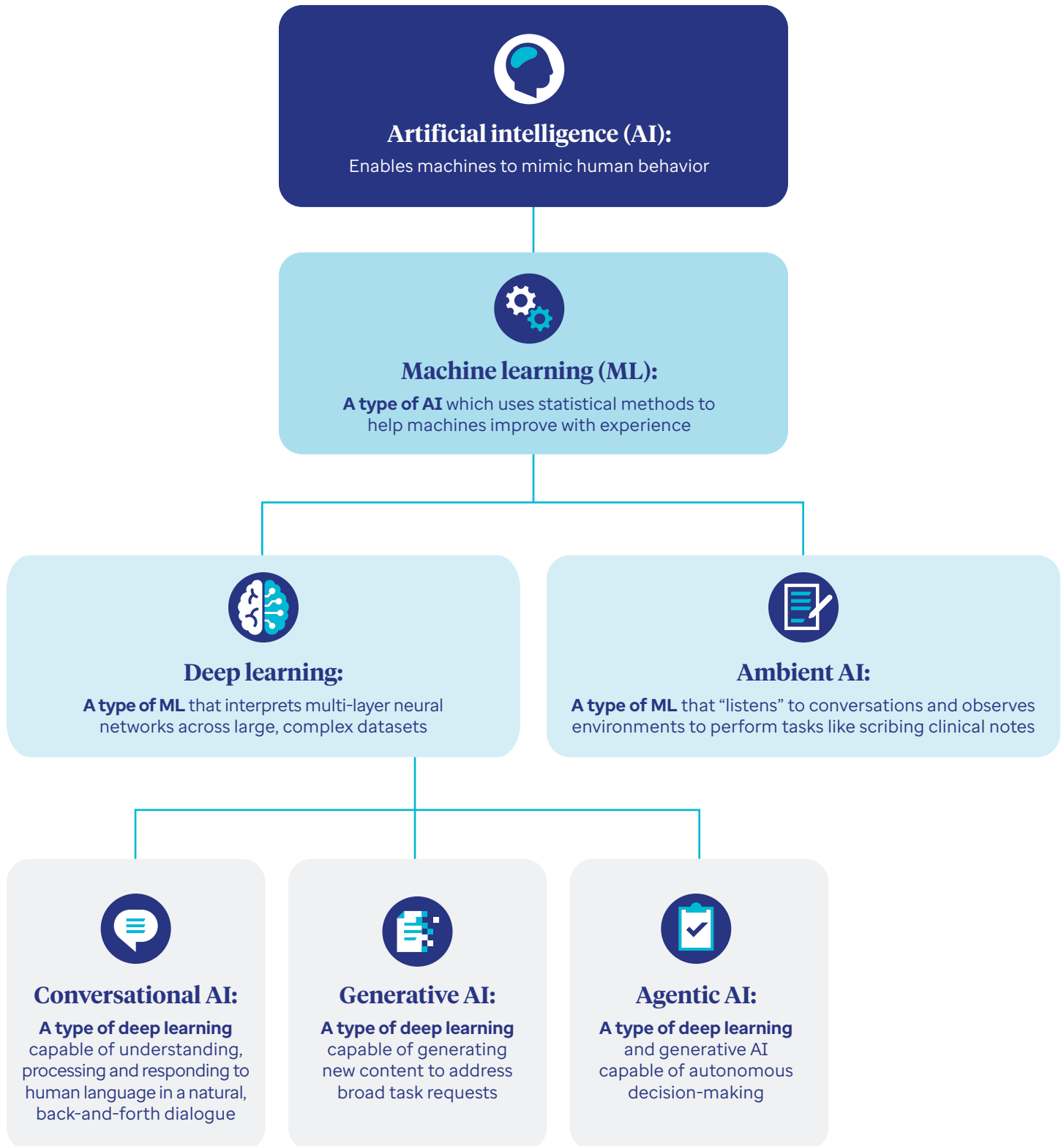
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# Understanding the many types of AI

From content creation to streamlining everyday tasks, AI has opened a world of possibilities. Here are the key variations:



# 6 ways AI is making health care work smarter

AI innovations are setting new standards for smarter, more connected health care experiences. When combined with human oversight, AI has the potential to transform the industry in these areas:

## 1 Disease prediction

AI can help identify the sickest or highest risk individuals and support providers in taking the best course of action in a timely manner. Algorithms analyze evidence-based data to detect markers of undiagnosed conditions or increased risk. Clinicians then review predictions and recommend interventions. It's important to note that AI does not replace clinical judgment – it supports it.

 **2x** increase in diagnosis of medical conditions using risk-prediction scoring<sup>3</sup>

## 2 Care coordination

AI can help coordinate information sharing across providers and carriers, creating a more holistic view of an individual's coverage, medical history and care preferences. This can help enable providers or advocates to navigate those individuals to the most appropriate care or next-best action – sometimes even helping to surface services based on what members in similar situations have benefitted from.

**71M** calls to UnitedHealthcare Advocates were assisted by AI-enabled technology<sup>4</sup>

## 3 Simpler navigation

By factoring in a member's health care journey, coverage and personal priorities (cost, quality, convenience), AI can enable more timely prompts, prioritized search results and relevant options that help them navigate the health system. This can work to reduce confusion, improve benefit understanding and support more informed choices that may result in improved health outcomes, lower costs and better overall health care experiences.

**465+** enhancements made to the UnitedHealthcare® app and myuhc.com® in 2025<sup>5</sup>

## 4 Quicker issue resolution

Conversational AI-powered chat tools help members get answers to questions about coverage, costs and general inquiries. When integrated into tools used by providers, Advocates, brokers, consultants and employers, AI can offer greater visibility into member benefits and potential issues they may be experiencing. This can lead to faster, more informed and personalized resolutions – and can reduce the time employers, brokers and consultants spend addressing employee concerns.

 **56K** reduction in UnitedHealth Group customer service calls from AI predicting common issues like prescriptions or payment problems<sup>6</sup>

## 5 More personalized support

When members need help with specific or complex questions, AI can be used to help understand the general reason for the call and route them to the appropriate department for live support. In some cases, AI can also recommend resources and services that may be relevant to the member's unique care journey. This helps reduce the number of steps and people a member must interact with to get the care and support they need.

**10%** of Optum Rx® calls were resolved via self-service due to AI predicting the caller's intent, with the rest being routed to the right customer Advocate more efficiently<sup>7</sup>

## 6 Streamlined processes

One of the biggest friction points in health care is the time it takes to move from point A to point B. AI can help streamline processes by prioritizing prescription refill requests, flagging claims with missing or inaccurate information, generating report summaries, automating manual data entry and more. These efficiencies benefit everyone – members, providers, carriers, brokers, consultants and employers.

**50%** reduction in clinical documentation review time via Optum Real AI-powered technology<sup>8</sup>



## Potential ROI to employers

- **Lower costs** through earlier diagnoses and interventions, reduced administrative burden and increased productivity as healthier employees tend to take fewer sick days and stay more engaged at work
- **Improved employee retention** as workers experience a better health benefits journey – easier navigation and access to care, clearer cost and coverage information, timely personalized support and more coordinated care

## What to look for in a carrier

Understanding how a carrier uses AI is important in helping ensure employees receive a best-in-class health benefits experience – and that AI is deployed ethically and responsibly. Here are key questions to ask when evaluating carriers:

1. How is AI being used to simplify and personalize members' health care experiences?
2. What safeguards are in place to protect member data and ensure AI is being used ethically and responsibly?
3. How is AI streamlining tasks related to benefits enrollment, administration and management?
4. How is AI supporting clinicians and health care professionals without making decisions for them?
5. How is AI speeding up claims processing, and what human oversight ensures claims aren't decided solely by AI?
6. How does a carrier compare to competitors in its use of AI and the standards it upholds for responsible implementation?

# #1

Fortune ranked UnitedHealth Group as No. 1 in Health Care and No. 25 overall in its 2025 "AIQ 50" list for its adoption and scaling of AI<sup>8</sup>



**Learn how UnitedHealthcare is working to transform the future of health care >**

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<sup>1</sup> Yap, G. et al. 2025: The State of AI in Healthcare. Menlo Ventures, Oct. 21, 2025. Available: <https://menlovc.com/perspective/2025-the-state-of-ai-in-healthcare/>.

<sup>2</sup> Artificial Intelligence in Healthcare Market Size, Share and Trends 2025 to 2034. Precedence Research, Aug. 11, 2025. Available: <https://www.precedenceresearch.com/artificial-intelligence-in-healthcare-market>.

<sup>3</sup> UnitedHealth Group data, 2024. Based on pilots and real-world studies with UnitedHealthcare and Optum Health.

<sup>4</sup> UnitedHealthcare book of business, November 2024.

<sup>5</sup> UnitedHealthcare internal analytics, October 2025.

<sup>6</sup> UnitedHealth Group Health AI Toolkit: Making Health Care Smarter For Everyone, September 2025.

<sup>7</sup> UnitedHealth Group AI Use Cases, September 2025.

<sup>8</sup> Polling was conducted from Aug. 29–Sept. 19, 2025. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group. Available: <https://fortune.com/ranking/aiq/>.

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