

What's the right problem to solve with AI in benefits?

Deciding where to start with Artificial Intelligence (AI) can be a daunting task. Benefits teams are complex, working with everything from high-level plan strategy to handling employee queries. But by learning which questions to ask—and how to weigh specific opportunities—you can feel confident about your first steps into AI utilization.

What questions should I ask?

When reviewing your team's processes and practices, you're likely to spot several opportunities for improvement. But is AI the right solution for everything?

By evaluating:

-  the business need
-  the viability of automation
-  the value to your organization
-  the availability of resources

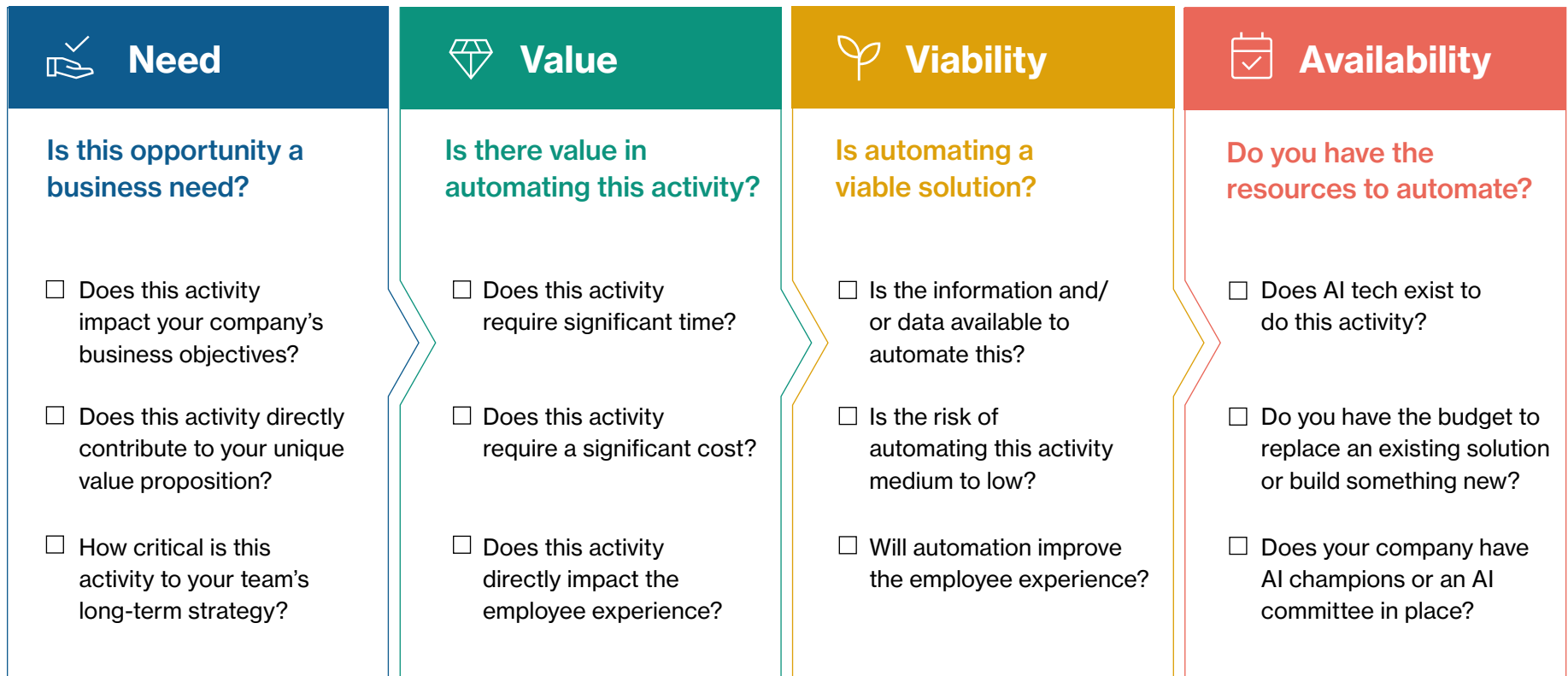
you can start to identify and prioritize AI implementation across your benefits team activities.



When it comes to process evaluation, there is no one-size-fits-all framework.

How you use this chart will depend on your industry, company size, and change readiness.

Generally, though, the more you answer **YES** to the questions below, the more likely it is that AI can help improve benefits administration at your organization.



This chart is for example purposes only and should not be used as a determining factor to engage any AI technology. HealthEquity encourages readers to seek guidance regarding use of AI technology with their internal governance teams.

Choosing where to start





How do I determine the value of each opportunity?

Let's hone in on the value question. To determine where to start, you can weigh the relative value of each opportunity by analyzing the potential time savings, organizational insights, increased affordability, and overall effect on experience, to your organization, your team, and the employees you serve.

Let's look at four opportunities for AI use that benefits leaders said were most exciting.¹



https://www.healthequity.com/doclib/email/benefit_tech_trends-infographic.pdf

Opportunity	Time savings benefits team	Time savings employee	Organizational insights	Employee affordability	Employee experience
 <p>Helping employees pick health plans</p>	Employers aren't a part of employees' decision-making process, but do spend time explaining plan details.	Some employees choose to re-enroll in their current plan or spend little time comparing options, but many experience stress and high time costs associated with enrollment choices. ²	Nearly 1 in 10 Americans think they may be "overinsured." ³ AI may direct more employees to HDHPs, which could be better matched to their true needs.	With more employees in HDHPs and better-suited plans generally, employees may spend healthcare dollars more efficiently.	Studies show plan choice causes stress and uncertainty; having choices recommended will increase confidence and plan outcomes. ⁴
 <p>Automating employee self service</p>	Benefits team members spend time answering simple employee queries.	Employees may save time waiting to connect with the benefits team, choosing a self-service tool they prefer. ⁵	Self-service may also lead to more effective use of benefits from employees and alert organizations to common pain points.	Getting questions answered could lead to more or better use of benefits.	Consumers want more self-service options, especially for simple queries. ⁵
 <p>Automating claims processing</p>	Benefits teams spend time solving employee issues in claims processing.	With claims processing, less time is spent going back and forth for missing claims information.	Benefits teams can spend time on more valuable activities.	With more successful claims filings, money goes back into employee pockets.	Being able to use benefits effectively will heighten the employee experience.
 <p>Modeling potential plan design</p>	Faster and more efficient modeling of data and outcomes saves time.	Employees are not impacted, apart from potentially having benefits that are easier to understand.	Modeling may lead to more efficient use of organization dollars and time.	Better plans may mean better use of employee dollars.	Employee moral could rise as benefit outcomes improve.

²<https://blog.healthequity.com/new-research-shows-benefits-literacy-boosts-employee-confidence>

³<https://www.valuepenguin.com/consumers-changing-health-insurance-during-open-enrollment>

⁴https://www.healthequity.com/doclib/email/benefit_tech_trends-infographic.pdf?_gl=1*11ag1xo*_gcl_au*MTYxODgyNDczMi4xNzizMDQ1NDAw

⁵<https://cxmtoday.com/news/81-of-consumers-say-they-want-more-self-service-options/>