CHAPTER 4:

Use cases

Healthcare leaders are moving from experimentation to transformation. The following examples demonstrate how agentic AI is already delivering measurable value in value-based care settings.

Value-based care success depends on **five critical drivers**: care coordination, data interoperability, patient engagement, population health analytics, and financial performance tracking

Agentic AI acts as an **intelligent integration layer** that orchestrates workflows, triggers interventions automatically, and personalizes engagement at scale across disparate systems

AI cannot replace clinicians, but it dramatically changes how they allocate their time, handling routine coordination while clinical staff focus on complex, high-acuity cases

Elevance Health

Orchestrating enterprise claims operations

Elevance Health (parent company of Anthem Blue Cross Blue Shield) is one of the largest health insurance companies in the world, serving millions of members across Medicare, Medicaid, and commercial markets. The company uses Pega for virtually all claims operations, orchestrating the complex workflows that underpin value-based contracting.

The Challenge

Processing millions of claims monthly while ensuring accuracy, managing exceptions, coordinating with value-based payment models, and maintaining compliance with constantly changing regulations.

The Solution

Pega orchestrates end-to-end claims workflows, integrating with multiple backend systems. Agentic AI capabilities enable intelligent routing, automated exception handling, and proactive identification of issues before they impact members or providers.

The Impact

Faster claims processing, improved accuracy, reduced manual intervention, and enhanced visibility into value-based contract performance. The platform scales to handle volume fluctuations without proportional staffing increases.

Prime Therapeutics & Virtusa: Accelerating clinical reviews

Prime Therapeutics, a pharmacy benefit manager serving health plans, partnered with Virtusa to transform prior authorization processes for specialty medications-a critical workflow in value-based pharmacy management.

The Challenge

Prior authorizations for specialty drugs are time-consuming, requiring clinical expertise to review medical necessity. Delays frustrate patients, providers, and payers alike.

The Solution

Implementing intelligent triage to identify straightforward approvals versus cases requiring expert clinical review. Agentic AI automates data gathering, validates completeness of submissions, and routes complex cases with full clinical context.

The Impact

Significantly reduced time-to-decision for authorizations, improved clinician productivity by allowing them to focus on genuinely complex cases, and enhanced member satisfaction through faster access to medications.

Blue Cross Blue Shield of Michigan & EY: Improving CMS star rating

BCBS Michigan, in collaboration with EY, focused on improving CMS Star Ratings-the quality measurement system that directly impacts Medicare Advantage reimbursement and determines competitiveness in the market.

The Challenge

Star Ratings depend on dozens of HEDIS measures spanning clinical care, member experience, and operational efficiency. Manually tracking gaps in care and coordinating outreach is resource-intensive and often too late to impact annual ratings.

The Solution

Using Pega's orchestration capabilities with agentic AI to continuously monitor quality measure performance, identify members close to meeting thresholds, and automatically trigger personalized outreach campaigns. The system coordinates with providers to close care gaps and documents interventions for reporting.

The Impact

Improved Star Ratings across multiple measures, increased member satisfaction scores, better provider engagement, and enhanced competitive position in the Medicare Advantage market. The financial impact of improved Star Ratings translates to millions in additional revenue.

HCA Healthcare:
Retention through care coordination

HCA Healthcare, one of the nation's leading providers of healthcare services, faced a retention crisis among clinical staff – a common challenge as talented professionals leave when overwhelmed by administrative tasks rather than patient care.

The Challenge

Care coordinators and nurses spend excessive time on documentation, system navigation, and coordination logistics, leaving insufficient time for meaningful patient interactions. This leads to burnout and turnover.

The Solution

Applying agentic AI to handle routine coordination tasks-appointment scheduling, documentation, referral management, insurance verification-while providing clinicians with unified views of patient information and decision support.

The Impact

Improved clinician satisfaction by allowing them to focus on patient care rather than clerical work. Reduced turnover, better patient outcomes through more attentive care, and enhanced operational efficiency.

HIGHMARK®

Highmark:
Managing complex care transitions

Highmark, a major health insurance provider, leveraged Pega to improve care transitions-one of the most critical and expensive aspects of value-based care management.

The Challenge

Hospital readmissions within 30 days are costly and often preventable. Coordinating discharge planning, follow-up appointments, medication reconciliation, and monitoring requires intensive manual effort across multiple parties.

The Solution

Implementing intelligent care transition workflows that automatically trigger when members are discharged from hospitals. Agentic AI coordinates follow-up appointments, verifies medication adherence, monitors symptoms, and escalates concerns to care managers.

The Impact

Reduced hospital readmission rates, improved member experience during vulnerable transitions, decreased costs from preventable complications, and better provider relationships through seamless coordination.

PEGA

Quantifying the *impact*

These use cases demonstrate common themes:

1 **Operational efficiency:**
Reducing administrative burden by orders of magnitude

2 **Clinical excellence:**
Allowing talented professionals to work at the top of their license

3 **Financial performance:**
Improving margins through better care delivery and reduced complications

4 **Member experience:**
Providing coordinated, proactive, personalized care

5 **Provider relationships:**
Reducing friction and improving collaboration

These organizations didn't achieve results by implementing AI as an isolated project. They succeeded by treating AI as part of a comprehensive orchestration strategy-using Pega's platform capabilities to connect systems, workflows, and people while agentic AI handles the heavy lifting of execution.

Workflow using AI

vs Silos