



How AI is helping to make health care feel more personal

From navigating care to interpreting needs, AI is helping create more personalized, supportive and connected health care journeys for employees.

Health care is filled with moments that can either build confidence or create friction. These moments can include choosing a provider, understanding benefits, getting questions answered, estimating costs, managing a condition and knowing what to do after receiving care. For employees and their families, those moments can be deeply personal, yet the experience, for some, has often felt anything but.

That's where AI has the potential to change the story – not as a distant technology operating behind the scenes, but as an everyday enabler of more relevant, timely and connected support. By helping interpret data around a member's needs, preferences, health status, benefit design and behaviors, AI can help make each interaction feel more intuitive, connecting people to the right care, the right resources and the right next step.

UnitedHealthcare is putting that potential into practice across its member journey, using AI-powered tools and capabilities to help simplify navigation, strengthen support and reduce administrative friction.

The end goal is a health care experience that feels less generic and more responsive – one that may help improve satisfaction, support better health outcomes and create more value for employers and the people they cover.



Leading the way in AI

UnitedHealth Group was ranked

#1 in Health Care

on Fortune's 2025 "AIQ 50" list, which evaluates how companies are using AI'

“AI is the great simplifier of health care. It can help people more quickly and concisely understand what coverages they have, what it costs and what to do next.”

Amy Jordan

Vice President, Consumer Engagement
UnitedHealthcare Employer & Individual

Enabling end-to-end personalized navigation support

Instead of expecting members to understand a fragmented health care system on their own, AI is working behind the scenes to better meet employees and their families where they are in their health care journeys. This shows up at the very start of health plan enrollment – when members need to get up to speed on their benefits and coverage.

Avery, the AI companion from UnitedHealthcare, is designed to provide 24/7 on-demand support to respond to member questions. Avery delivers real-time, conversational support by offering clear information. This can help members understand their coverage, learn about potential next steps and navigate the health system more easily. Avery learns from every interaction and adapts to the individual user. In fact, Avery can help members resolve their inquiries 90% of the time without needing a transfer to an Advocate.²

“Having a tool that allows members to ask simple questions and get answers, while also prompting next-best actions, removes barriers like uncertainty or not even knowing what to ask,” says Amy Jordan, vice president of consumer engagement for UnitedHealthcare Employer & Individual.

One of the earliest interactions a member has with their benefits typically starts with searching for a provider. After setting up their profile in the **UnitedHealthcare® app** and **myuhc.com®**, members can add their personal preferences. Whether they use Avery or search directly, members receive prioritized search results with a **Smart Choice** score based on 4 evaluation factors: quality, benefits, convenience and personal fit. This experience aims to help employees and their families to make more informed provider selection decisions.

In fact, members using the UnitedHealthcare AI-powered search tool to compare care based on Smart Choice scores were 18.8% more likely to choose a provider from their prioritized search results.³

Once a selection has been made, Avery can assist in scheduling an appointment with that provider on the member’s behalf. Using AI technology, a voice scheduling tool will contact the provider’s office to coordinate an appointment based on communicated member preferences and availability.

The provider connectivity that supports appointment scheduling can also help simplify the check-in process through Smart Pass, a new digital capability. Smart Pass can help prepare a pre-visit checklist, automate pre-visit forms and verify coverage based on the individual member’s profile. This may reduce time spent in the office on paperwork and help minimize potential inaccuracies from manual entry.

Throughout the plan year, there may also be times when an employee or their family member has a more complex health issue that leaves them wondering where to go or what to do next. Avery is there to help route them appropriately or connect the member to a **UnitedHealthcare Advocate** if an extra human layer of support is needed.



90%

of inquiries are resolved with Avery without transfer to an Advocate²

18.8%

of members using Smart Choice are more likely to choose a provider from their prioritized search results³

But AI's role doesn't stop there. It can also serve as a support function for the UnitedHealthcare Advocate by summarizing recent chat history and interactions, proactively flagging potential barriers and providing real-time information that may be relevant during the live conversation with the member.

AI can also help serve up relevant next-steps that can help unlock additional value by encouraging employees to get the most out of what's available to them. That can include benefits and programs their employer has invested in. It may also include **additional health, well-being and lifestyle offerings available for purchase** based on what is most relevant to an individual's health and well-being goals, life stage or the claims history of members with similar profiles.

When AI is embedded in the claims process, like it is with UnitedHealthcare Claims Assistant, it can help support members in submitting reimbursement requests by auto-populating medical field values from an uploaded photo. This can simplify the reimbursement process and reduce submission time: Claims Assistant cuts the time to submit out-of-network claims from 12-15 minutes to 3, nearly doubling completion rates.⁴

After receiving care, it's important that employees understand the final cost of that care and how it impacts their deductibles and out-of-pocket costs. AI-powered Explanation of Benefits (EOB) summaries provide a recap of the care they received and surface important details like amount owed in language that employees can easily understand. This may help reduce post-care complexity and help employees better understand what their cost responsibility may be, and why.

Reducing friction at every step of the health care journey

UnitedHealthcare is also using AI-powered technologies to help smooth the member journey, which includes optimizing back-end processes as well as those at the forefront of member interactions.

For instance, Optum AI technology helps connect payers and providers, making it easier to share information and automate administrative tasks. That streamlined exchange of information can help simplify the health care experience for providers and, in turn, for members. It also gives providers greater visibility into a member's benefits, coverage and cost-share, which can support more informed care recommendations. In addition, the technology can help identify when information may be missing, helping reduce processing issues, appeals, denials and care delays.

UnitedHealthcare **Benefit Assist**® uses an AI-enabled program to identify when members qualify for supplemental health payments and initiates 90% of supplemental health claims. It also prompts Advocates to inform members about potential benefits when claims are submitted.⁵

Stronger payer-provider connectivity and AI-enabled workflows are also allowing for major improvements and efficiencies in the prior authorization process. With the aim to reduce **prior authorization requirements by 30%** in 2026, UnitedHealthcare is committed to leaning into improving operational efficiencies, supporting more coordinated care and creating more seamless experiences across the entire health care ecosystem.



“AI can become a true companion — helping members understand coverage, make appointments and feel confident in their decisions. That confidence creates a better member experience and can lead to better outcomes as a result.”

Amy Jordan

Vice President, Consumer Engagement
UnitedHealthcare Employer & Individual

90%

of supplemental health claims
are initiated by Benefit Assist⁵

AI as an engagement engine

The impact of AI-enabled personalization extends beyond individual moments – it also shapes how consistently and meaningfully members engage with health care over time. When members receive relevant suggestions, timely reminders, programs that match their health needs and targeted preventive care information, they are more likely to take action.

The connection is clear: When AI is used responsibly, better navigation can lead to more satisfying experiences, more tailored provider choices and higher engagement – all of which can support a lower total cost of care and drive greater value to both employees and employers.

“The future of health care personalization isn't about delivering the same experience more efficiently. It's about delivering a different experience for every member — one that adapts to their unique needs, preferences and health journey.”

Amy Jordan

Vice President, Consumer Engagement
UnitedHealthcare Employer & Individual



Personalization with the right safeguards

UnitedHealth Group and its businesses, UnitedHealthcare and Optum, are committed to using AI responsibly. This includes ensuring that AI solutions are designed, developed and maintained in a way that prioritizes accuracy, human review, privacy, security, ethics and transparency. AI models do not store or replicate member data, do not make coverage decisions and do not replace clinical decision-making.

Learn more about the UnitedHealth Group Responsible AI program

Learn how UnitedHealthcare is delivering a better member experience >

**United
Healthcare®**

¹ Fortune AIQ 50 ranking. Available: <https://fortune.com/ranking/aiq/>. Accessed Aug. 25, 2026. Polling was conducted from Aug. 29 to 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.

² UnitedHealthcare internal analytics, Jan. 2026.

³ UnitedHealthcare internal analytics, 2026.

⁴ UnitedHealthcare internal data based on Claims Assistant technology.

⁵ UnitedHealthcare Supplemental Health book of businesses, Jan. 1-Dec. 31, 2024.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Smart Choice is proprietary to UnitedHealthcare designed to provide members with greater personalization and choice with respect to the provider search experience that considers member preferences quality care, costs, accessibility and convenience. Smart Choice is intended as a guide when selecting care. Smart Choice may rely on personal data. We do not endorse any particular provider or guarantee quality. Scores are generated using artificial intelligence (AI). The AI may not always be error-free and could include incomplete or inaccurate information. Judgement should be used when selecting care.

Avery is an AI companion that uses generative artificial intelligence to provide general information and educational assistance. Avery's responses may be incomplete or inaccurate and should not be relied upon as error-free. Avery is provided for informational purposes only and does not constitute medical advice, professional advice, a benefit determination, a guarantee of coverage, a referral, or an authorization for health care services. Avery is not a substitute for the advice or judgment of your health care provider or other qualified professionals. Coverage and benefits are subject to the terms, conditions, limitations, and exclusions of your applicable health plan.

UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program nor service, is not insurance, and is not a substitute for health plan benefits nor professional medical advice, diagnosis, or treatment. UnitedHealthcare does not endorse nor guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services, or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these offerings. Purchasing any offerings may have tax implications. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from the UHC Store, subscriptions' Health Savings Account (HSA)/Flexible Spending Account (FSA) eligibility, and to determine if a subscription provides medical care that may impact HSA eligibility. Components subject to change. UHC Store is not available in all states or for all members. Some products are not available in all states.

Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.