



Signature Performance: Agentifying claims with Cognizant as AI Builder

Executive summary

Signature Performance partnered with Cognizant to enhance its ClaimsXM platform to enable highly automated, end-to-end claims processing using configured business rules, decision logic, and workflow automation. ClaimsXM, Signature's managed claims platform, leverages a hardened TriZetto® Facets® core administration component and is delivered through a secure, scalable managed service model. The result is a secure, high-throughput claims environment that reduces manual effort, accelerates adjudication, and enables Signature to expand confidently across federal, state and local government healthcare programs.

The challenge: scaling claims in a regulated, capacity-constrained environment

Signature Performance's government healthcare clients faced growing claims volumes, complex eligibility and provider data, and stringent federal security and compliance requirements. Legacy claims systems relied heavily on manual processing, with only about 60% of claims auto-adjudicated, creating backlogs, rework, provider frustration and rising administrative costs.

At the same time, Signature needed to modernize its claims platform to operate in the Microsoft AzureTM** Government Cloud^{**} and achieve FedRAMP[®] authorization, a prerequisite for serving federal agencies and handling sensitive data.

The core constraint transformation was not just technology; it was intelligent capacity. Human reviewers were tied up resolving routine exceptions, limiting Signature's ability to scale, innovate, or reallocate talent to higher-value work.

Advancing claims automation through platform configuration and optimization

Cognizant partnered with Signature to support and design a context-aware, secure highly automated claims workflows driven by configured business rules and exception logic.

Building the foundation (industrializing AI):

- Cognizant and Signature implemented TriZetto[®] Facets[®] as the core of the ClaimsXM managed service, hosted in the Azure Government Cloud, creating an enterprise-grade, compliant foundation for claims processing.

- Teams conducted deep analysis of existing business rules and configured Facets to handle even complex and poorly documented legacy logic, enabling scalability and reuse across programs.
- Signature achieved FedRAMP[®] authorization for its ClaimsXM platform. Cognizant supported this effort through Facets hardening and secure configuration activities.

Agentifying claims workflows:

- ClaimsXM is configured to auto-adjudicate routine and complex claims using defined business rules and decision logic, reducing reliance on manual processing.
- New specialty claim types, provider data validation rules, and exception-handling logic enabled the system to resolve scenarios that previously required manual intervention, including pharmacy and foreign claims.
- By codifying domain knowledge and exception logic, Signature established structured rules and exception-handling logic to consistently take action across the claim lifecycle.

AI Builder impact: translating agentification into enterprise value

Cognizant's role as an AI builder ensured that agentified claims processing translated directly into enterprise value, not just technical efficiency. Rather than deploying isolated automation, the engagement focused on building durable capabilities that compound over time.

- Revenue enablement and market expansion: FedRAMP® authorization and a secure, agentified claims platform reduced barriers to entry for federal, state and local government programs, accelerating procurement cycles and opening new revenue opportunities.
- Operating leverage at scale: By shifting claims resolution from human-intensive exception handling to digital decisioning, Signature increased throughput without linear increases in staffing, improving margins as volumes grew.
- Faster value realization: Industrialized rules, reusable logic and managed delivery through ClaimsXM shortened the path from configuration to production, allowing Signature to onboard new programs and claim types more quickly.
- Resilience and trust as economic assets: Embedded security, compliance and continuous monitoring reduced operational risk and rework, protecting revenue streams while strengthening Signature's position as a trusted healthcare partner.

In effect, AI Builder turned agentification into a repeatable operating model—one that converts AI investment into sustained growth, predictable outcomes and long-term enterprise value.

Business outcomes: measurable impact and new capacity

The agentified ClaimsXM platform delivered clear, verifiable outcomes:

- Auto-adjudication increased to over 94% within months of launch, up from roughly 60%, dramatically reducing manual effort.

- Claims accuracy reached approximately 98%, improving provider trust and member experience.
- More than seven million claims were auto-adjudicated in the first year, demonstrating true enterprise-scale performance.
- FedRAMP® authorization streamlined procurement for federal clients and positioned Signature as a trusted partner in public-sector healthcare.

Equally important, Signature unlocked new intelligent capacity. Human teams were freed from repetitive exception handling and could focus on oversight, innovation and client engagement—while the digital workforce handled claims at machine speed.



“ Through the AI building journey we’ve had together we’ve been able to reduce costs by 20% or more in some cases, elevate people’s performance and what they work on and the value they bring to the organization and then create much better outcomes for our clients.”

Allen Fredrickson
Founder and Executive Chairman
Signature Performance

Why it matters: a blueprint for agentic healthcare operations

As an AI builder, we partner with organizations like Signature to help them move:

- From automation to agentification—where digital workers handle end-to-end processes, not just tasks.
- From systems to services—with ClaimsXM delivered as a managed, outcome-driven platform.
- From capacity limits to scalable intelligence—unlocking growth while maintaining trust, security and compliance.

For Signature Performance, agentified claims processing is not an experiment; it is a durable operating model that supports growth, resilience and long-term value in a highly regulated healthcare environment.



Cognizant (Nasdaq: CTSH) is an AI Builder and technology services provider, bridging the gap between AI investment and enterprise value by building full-stack AI solutions for our clients. Our deep industry, process and engineering expertise enables us to build an organization's unique context into technology systems that amplify human potential, drive tangible outcomes and keep global enterprises ahead in a fast-changing world. See how at cognizant.ai or @cognizant.

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