



**TriZetto agentic AI: Get actual business value
with our practical approach to embedding
agentic AI into care and operations workflows**

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Agentic AI is the next big AI-based business transformation agent. Multiple AI agents collaborating and automating key functions deep within workflows are poised to drive out costs and improve productivity. That said, healthcare organizations face complex requirements in how they deploy AI agents. Promised business value from agentic AI will only be realized when those agents operate at full scale. That can be difficult to achieve when healthcare payers' use of AI agents must still comply with the industry's many privacy regulations and security requirements. Healthcare also has an extremely low tolerance for errors. Payers must implement agentic AI in ways that allow them to continually monitor and verify its results.

Cognizant TriZetto delivers meaningful agentic AI business value securely

At Cognizant TriZetto®, we are taking a well-managed approach to implementing practical, useful agentic AI within a scalable, secure and governable framework. This approach helps our clients realize immediate, measurable business results from agentic AI while maintaining security and control.

Our expertise in healthcare claims infrastructure, experience with our core platforms and close collaboration with clients are enabling us to rapidly create AI agents that address perennial bottlenecks and pain points. We develop agents with a compliance-first mindset so our clients see fast results while minimizing the risk of deploying AI. Here are just a few key areas in which our agentic AI strategy is optimizing securely and responsibly:

- **Claims operations.** Substantially reduce losses from claim overpayments and fees, penalties and labor costs associated with claims returned for adjustment by using AI agents to apply correct claims processing procedures accurately and consistently
- **Care management.** Reduce documentation time for clinicians while creating summaries that support NCCA guidelines and allow clinicians to focus on member engagement, health outcomes and improved wellness
- **Utilization management.** Reduce prior authorization decision-making time with fast summaries of the clinical documentation associated with an authorization
- **Member relations.** Reduce contact center costs while delivering accurate, clear explanations and information to members
- **Provider relations.** Accelerate prior authorization and appeals and grievances processes with auditable trails while reducing manual intervention

Our approach to agentic AI is the same we've taken with our industry-leading core platforms: deliver proven, real-world functions our clients need to operate successfully. By embedding AI agents across our entire software ecosystem, and offering users a simple, intuitive way to call on their abilities, we enable our clients to reduce manual labor and enhance their operational excellence.

How TriZetto's agentic AI vision creates immediate value for healthcare payers

Our approach to agentic AI combines three key components:



The TriZetto Assistant is a persona-based generative AI interface embedded in all our workflows that customizes user experiences based on their roles, such as claims analyst or care manager



The TriZetto AI Gateway is a single access point for all AI-related activities within our platforms that centralizes logging, tuning and oversight of AI for auditing and management



The TriZetto Agent Library contains our extensible, API-based collection of AI agents and functions

The user asks the TriZetto Assistant a question; the Assistant then calls on AI agents through the TriZetto AI Gateway to generate a response. That happens in the background. Users use natural language for their questions so there's no training involved. Instead, our clients see results like these across key operations:

1. Improving automation of complicated claims workflows

- The TriZetto Assistant offers claims analysts AI-powered, step-by-step support to accelerate work on outlying claims while AI agents autonomously execute eligible actions in the background
- Assistance with tracking and addressing duplicate claims saved 82% of the usual processing time
- Reduced complexity of coordination of benefits (COB) checks, saving 63% of the usual processing time

2. Cutting average handling time for member queries by 30% to 40%

- Working through our AI agents, the TriZetto Assistant gathers and summarizes data from across TriZetto and adjacent systems, putting that information into its proper context and delivering the summary to a customer/member service representative before they even open a member's file.
- Our clients' service representatives are equipped to swiftly and accurately answer member questions, without switching between different apps and systems.

3. Compressing hours of complex work into just a few minutes

- TriZetto AI agents can read payer contracts, benefit program documents, medical histories and more in just seconds, then generate summaries or other required output.
- For example, an agent can automatically generate initial configuration elements in TriZetto Facets® after digesting contracts and benefits information. That eliminates hours of work and manual data entry, providing reliable consistency and reducing configuration errors.

4. Reducing administrative work for clinicians and creating time for meaningful member engagement

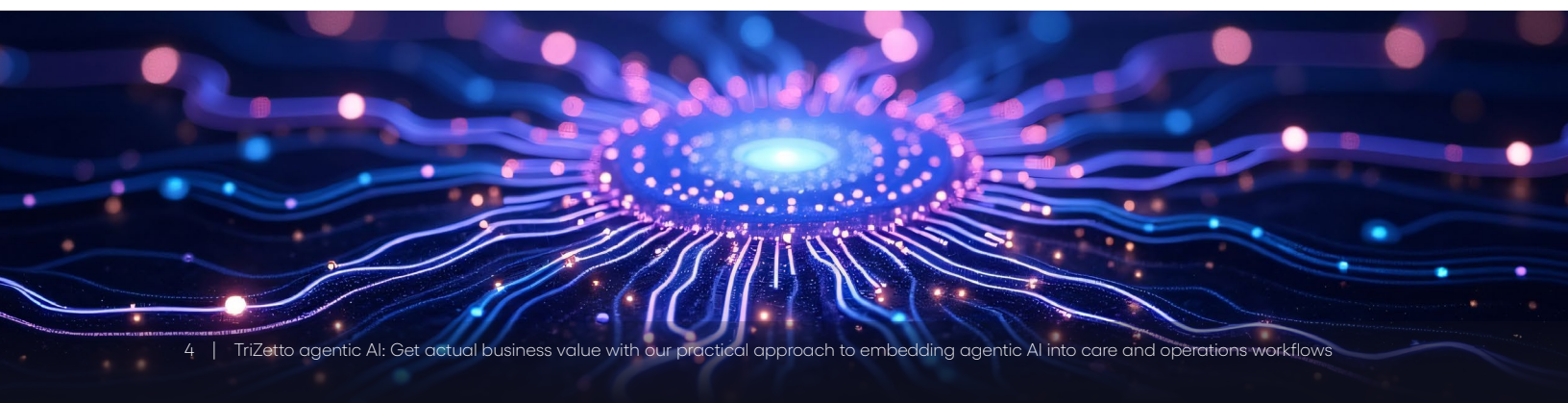
- Through the TriZetto AI Gateway, AI agents summarize member clinical data to shave 15 to 30 minutes off care managers' administrative duties for every member they reach.
- Our clinical notes summary saved time for utilization nurses in their clinical reviews of authorization requests.
- For high-touch members with complex medical conditions, our AI agent-driven assessment summary was called "a huge time saver." Care managers were confident the AI-driven summaries were complete and accurate and reported the summaries expedited creation of care plans.

5. Minimizing training time for new personnel while increasing quality

- Users can quickly perform complex procedures with the TriZetto Assistant guiding them step by step. The TriZetto Assistant is aware of each user's role and adapts dynamically to that role and the user's specific task.
- Users interact with the TriZetto Assistant via text. The Assistant manages AI agents in the background—a process completely transparent to the user—so no special training is required to use it.
- The TriZetto Assistant helps ensure consistent user experiences across all TriZetto platforms and features.

6. Enforcing security and compliance procedures

- We have designed the TriZetto Assistant and all our AI agents for compliance from the outset. Each is aligned to healthcare regulatory frameworks, including HIPAA, as well as emerging AI-oriented regulations and guidelines.



Looking ahead: From augmentation to oversight

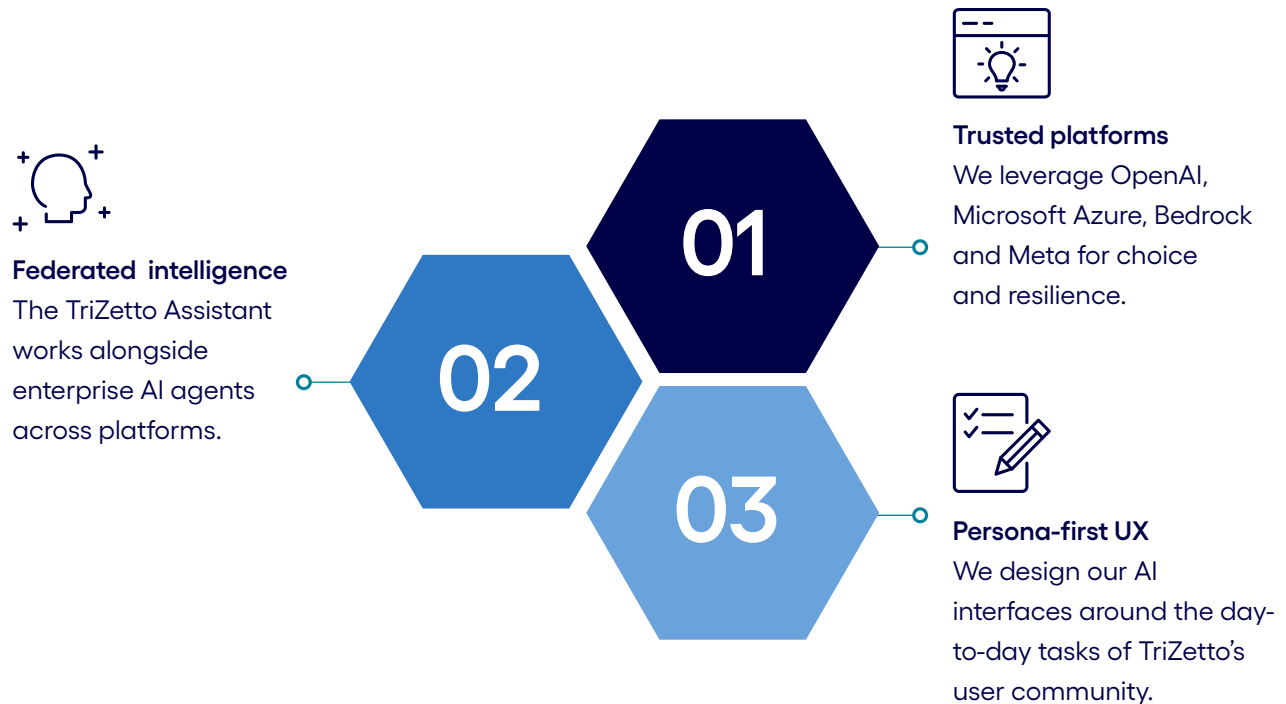
Our agentic AI strategy is helping our clients make optimal use of agentic AI as the technology evolves from augmenting human capabilities to autonomous execution of complex, multistep processes.

- **Augmentation.** Today, the TriZetto Assistant and our AI agents support human agents by automating actions, such as retrieving procedural information or checking provider notes within the system. The TriZetto Assistant can also serve as a guide, providing employees with recommendations or step-by-step instructions for how to perform actions, such as updating a provider record or approving the change.
- **Oversight.** Eventually, the TriZetto Assistant will proactively orchestrate AI agents to autonomously execute workflows, with human employees reviewing and confirming results. For example, it could direct agents to route provider record change requests to the appropriate department, validate the request and update the record. The human employee would retain visibility into and quality control over the entire process.

We will continue to work alongside our clients to rapidly deliver new AI agents as new use cases develop as the technology advances. We are committed to open platforms and industry standards and protocols for AI agent and API integration. With our core platforms supporting millions of healthcare transactions daily, we have a unique and deep understanding of the industry's workflows and their nuances. This experience and expertise are reflected in how we develop AI agents. In short, with TriZetto, healthcare payers can reap immediate benefits from proven agentic AI capabilities, enhance investment in their TriZetto platforms and be confident they are on a secure path to continued value generation and business transformation.

The TriZetto agentic AI framework

TriZetto agentic AI eliminates inefficiencies, reduces manual labor and enhances operational excellence for our clients. We are shaping the future of AI-powered healthcare administration with industry-grade AI infrastructure, a privacy-first architecture and a growing library of practical AI agents. Our vision incorporates the following:



Understanding the TriZetto agentic AI framework

The following components complement each other and provide a comprehensive framework that enables our clients to integrate agentic AI responsibly and transparently. Delivering immediate business benefits, our framework is open and flexible to accommodate industry shifts and technology advances. This helps us ensure we equip our clients with the best of new capabilities and stay aligned with AI standards as they emerge.

1. TriZetto Assistant

The TriZetto Assistant is much more than a chatbot. It is a role- and context-aware generative AI agent embedded within TriZetto software user applications. It adjusts dynamically to a user's role and current task and orchestrates the AI agents required to answer a user's question or carry out a task.

Features include:

Persona tailoring. Tailors experiences based on users' job roles (e.g., claims analyst, configuration analyst).

Natural language interface supports text and speech.

Ability to autonomously automate steps in complex workflows and perform context-aware tasks.

Enables consistent user experience and features across TriZetto products.

2. TriZetto AI Gateway

A unified access point for all AI-related activities within TriZetto platforms.

Features include:

Enterprise observability. Centralized logging, tuning and usage oversight.

Multi-cloud enablement. Built with OpenAI, Azure OpenAI, Amazon Bedrock and other trusted AI engines.

Support for federated authorization/authentication models. Preserves role-based access controls between human-in-the-loop and the relevant agent(s).

Compliance by design. Aligned to healthcare regulatory frameworks, including HIPAA, and emerging AI-oriented regulations and guidelines.

Consistency. One user experience and feature set across TriZetto products.

3. TriZetto Agent Library

APIs and AI agents complement each other, with agents tapping APIs for data access and calling functions to help them autonomously execute tasks. Our agent library is an extensible, API-based collection of AI agents and functions.

Features include:

Open APIs for integration with TriZetto and non-TriZetto processes.

Agent-to-agent connectivity for seamless workflow automation across enterprise applications.

Plug-in support access to community resources for ongoing training, peer support and use case extensions.



Cognizant (Nasdaq-100: CTSH) engineers modern businesses. We help our clients modernize technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we're improving everyday life. See how at www.cognizant.com or [@cognizant](https://twitter.com/cognizant).

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