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The Next-generation of BPaaS: Redefining Healthcare Payer Operations in the Agentic Era

The Rise of Next-Gen BPaaS in Healthcare

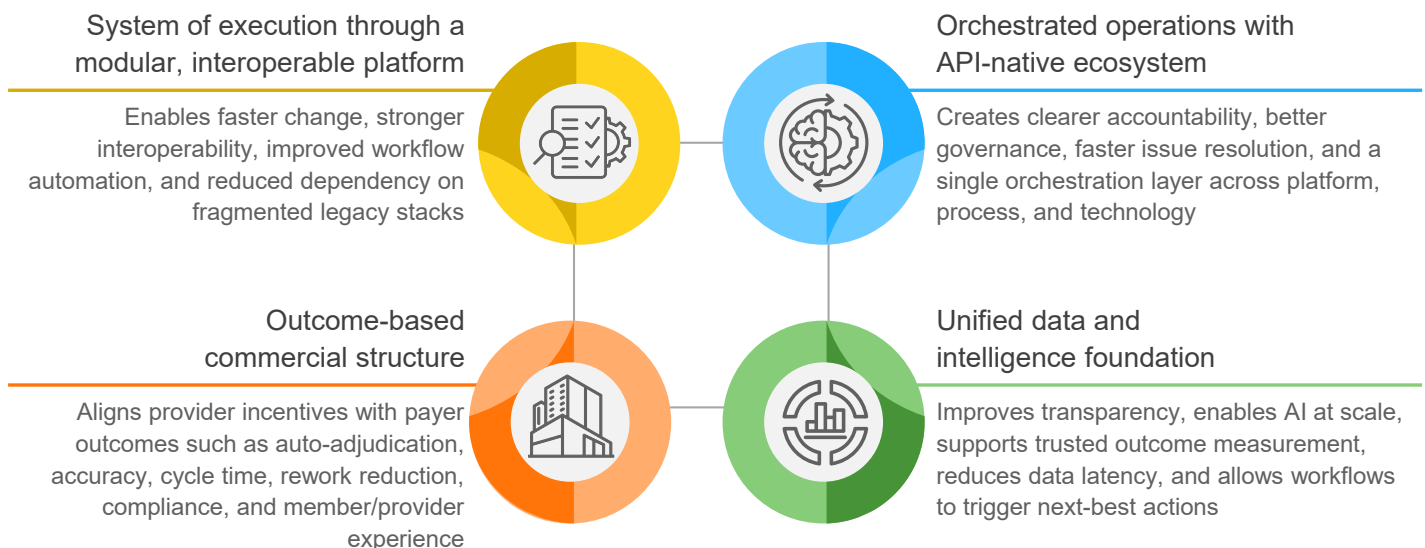
Healthcare payers are under growing pressure to modernize operations while protecting margins, managing regulatory complexity, and improving member and provider experience. While BPaaS has helped payers integrate platform, operations, and technology into a single engagement model, traditional constructs are no longer sufficient. Existing models often struggle with fragmented data, limited visibility, accountability gaps, and AI initiatives that remain stuck in pilots rather than scaling to measurable business outcomes.

Next-generation BPaaS addresses these limitations by shifting from platform-plus-operations to an intelligent system of execution. It combines modular platforms, orchestrated operations, outcome-linked commercials, and unified data and intelligence foundations to help payers execute workflows more transparently, embed AI into day-to-day operations, and link delivery to measurable outcomes. The advantage is not just cost savings – it is a more adaptive, accountable, and AI-ready operating layer that can improve speed, quality, compliance, and resilience across payer operations.

The exhibit below depicts the key components of next-generation BPaaS.

Exhibit: Key components of next-generation BPaaS

Source: Everest Group (2026)



Next-generation BPaaS is not traditional BPaaS with AI bolted on. It is an accountable execution model that helps payers modernize operations, scale AI responsibly, and convert platform and process investments into measurable business outcomes.

In this report, we examine how healthcare payer BPaaS is evolving into an intelligent, accountable system of execution and describe the principles, AI considerations, and transition priorities needed to realize value from it.