



# Everest Group AI-deas to Action: Operationalizing Generative AI in Healthcare Payer

Focus on Wipro

February 2025

# Introduction

Generative AI has rapidly emerged as a transformative force, reshaping the healthcare payer industry and establishing itself as a critical driver for innovation. With the ability to optimize key functions such as claims processing, member engagement, and care management, Generative AI has shown the potential to enhance operational efficiency, streamline workflows, and significantly improve outcomes for both payers and members.

However, adopting generative AI comes with its own challenges, such as concerns about data privacy, model accuracy, training resource demands, and ethical implications. To address these issues, providers are leveraging advanced technologies such as encryption, anonymization, and federated learning for secure data handling. Continuous validation processes and feedback

loops are improving AI reliability, while modular architectures and scalable cloud infrastructures provide the flexibility required for smooth integration and deployment.

As generative AI evolves into a valuable driver for industry innovation, providers are slowly moving beyond experimental pilot projects to full-scale implementations.

#### **In the report, we focus on:**

- The value promise of generative AI across different segments of the healthcare payer value chain
- Generative AI market adoption in healthcare payer
- Provider profiles

## Scope of this report

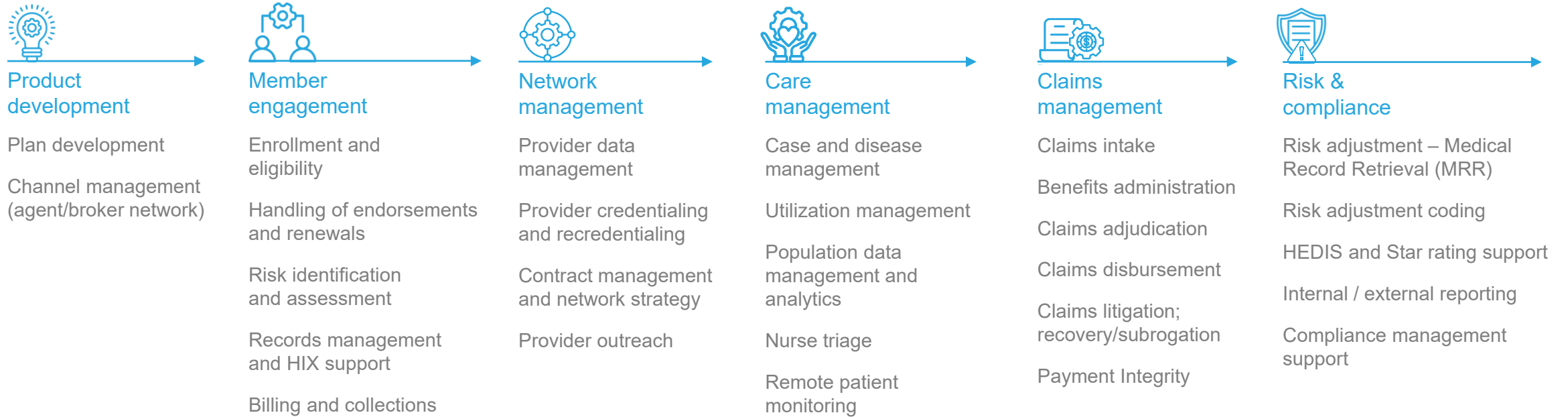
**Geography:** North America

**Industry:** healthcare payer

**Services:** generative AI

**Provider profiles:** 13 leading healthcare payer providers

# Scope of the research



## Generative AI

The term "generative AI" (Gen AI) describes a branch of artificial intelligence that concentrates on producing new knowledge, data, or content by using patterns discovered in previously collected data. It creates text, photos, music, and other material using cutting-edge machine learning models, especially deep learning approaches.

# For this report, Everest Group restricted itself to a carefully chosen provider ecosystem

## Broad category of providers



## Filtration criteria

- Providers selected for this report have been profiled in **Everest Group’s Healthcare Payer Operations PEAK Matrix® Assessment 2023**
- Providers included in this report must either have healthcare payer revenues exceeding **US\$100 million** in 2023 or achieve a Harvey score of above 5 in Innovation and Investment in the PEAK Matrix analysis
- Providers profiled in this report have extensive coverage across the healthcare payer value chain, with each provider maintaining dedicated FTEs in at least five of the primary value chain segments

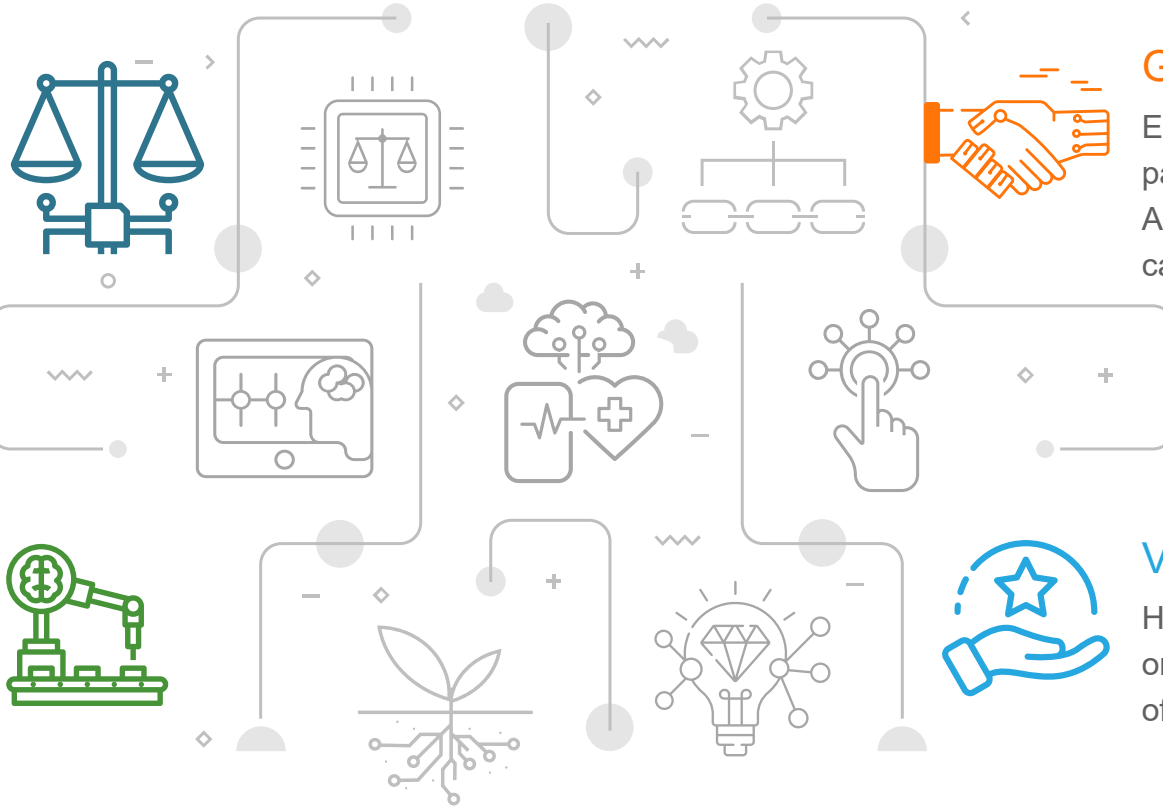
## Logos profiled<sup>1</sup>



<sup>1</sup> Assessment of Accenture is based on limited inputs from the provider

# Generative AI capabilities of the provider ecosystem are assessed on specific parameters

**Generative AI scale**  
 Focuses on revenue, client reach, and RFP engagements specifically related to gen AI-driven solutions



**Gen AI partnerships**  
 Examines the breadth of partnerships with cloud, software, AI companies, enhancing providers' capabilities in gen AI

**Generative AI use cases**  
 Captures industry-specific generative AI use cases across the value chain segments that are currently either in pilot or production stages

**Value delivered**  
 Highlights buyer perspectives on the impact and effectiveness of gen AI solutions

Based on the evaluation parameters, the providers are classified as **Challengers**, **Fast-followers**, and **Front-runners**



### Challengers

Providers striving to close the gap with the Fast-followers

### Fast-followers

Providers that exceed market maturity (38th percentile) but trail just behind the Front-runners

### Front-runners

Providers ahead of the Fast-followers and rank in the top 35th percentile of the profiled firms

# Everest Group's generative AI healthcare payer market adoption assessment

 Consolidated generative AI adoption maturity of select providers



## Challengers

Providers striving to close the gap with the Fast-followers



## Fast-followers

Providers that exceed market maturity (38th percentile) but trail just behind the Front-runners



## Front-runners

Providers ahead of the Fast-followers and rank in the top 35th percentile of the profiled firms

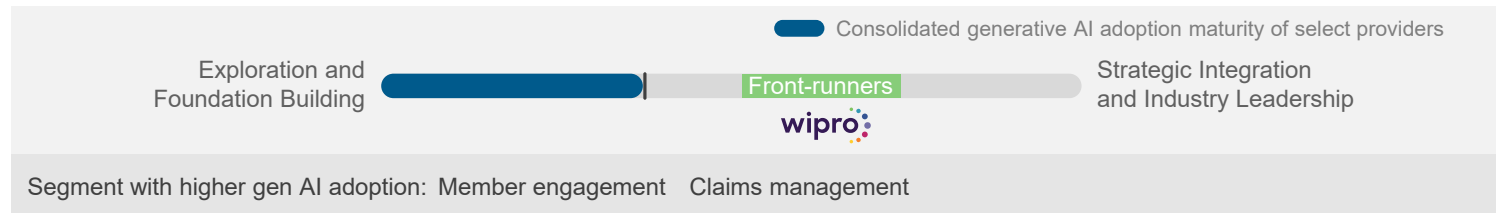


Note: Providers are arranged in alphabetical order. Linear representation of market adoption is not as per scale.

# Front-runners | Wipro (page 1 of 2)

## Gen AI adoption maturity and top use cases

[NOT EXHAUSTIVE]



**Everest Group view:** Wipro, with over US\$1 billion investment in gen AI, leverages its AI360 ecosystem to integrate gen AI across platforms and tools, focusing on scalable ROI-driven use cases, ethical AI practices, and industry partnerships. It has multiple production stage use cases spanning the value chain, and clients highlighted its gen AI domain and deployment speed as strengths.

### Key healthcare payer operations use cases in generative AI

Use case	Description	Value chain functions	Stage	Technology used (model, algorithms, etc.)	In-house/M&A/ Partnership/Other
Claims Adjudication AI Suite (Touchless)	Auto-processing of claim fallouts from the auto adjudicator – prioritized pends, routes and edits. The solution is supplemented with interest predictor, research assistive tools, Rework GUI, intelligent inventory classifier and analytics-based error propensity models	Claims management	Production	Python, Flask, Mongo DB, XGBoost, NLP, OCR (Tesseract)	In-house
Gen AI-Assisted New Plan Creation (GURU)	Automation platform that simplifies the configuration of new benefit plans by allowing the input of plan parameters such as premiums and deductibles	Product development	Production	WEGA	In-house
Payment integrity AI Suite (Point Solutions)	Includes prior authorizations with AI-assisted reviews and integrity checks, concept ClaimPilot for gen AI-powered audits to identify payment gaps, a self-monitoring portal for transparent provider coding education, and AI-ML-based propensity models to address FWA leakages	Claims management	Production	Angular, Python, AIML (Random Forest, SVR, XGBoost), UX, MongoDB	In-house
Medical and Rx Ontology	Gen AI solution using medical ontology and NLP to classify medical note data based on key decision parameters	Care management	Production	Azure, Gen AI, Open AI	In-house
Gen AI-assisted prior authorization	Automated systems evaluate requests against predefined clinical guidelines, ensuring routine approvals happen instantly. For more complex cases, automation flags them for human review, saving time, and reducing bottlenecks	Care management	Production	Azure, Gen AI, Open AI	Partnership
HCC Coding AI / ML Suite	Modules include Document Processing, Rules Engine, Analytics, Training Engine, User Management, Program Management; can index documents, scrap the demographic details, DOS and patient details, assign the appropriate ICD code and pass it for audit	Risk and Compliance	Production	Multiple Technologies, Open AI	Partnership

Note: Linear representation of market adoption is not as per scale.



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## Overview and capabilities

### Company overview

Wipro is a global information technology, consulting, and business process services company that offers cognitive computing, hyper-automation, robotics, cloud, analytics, and emerging technologies to help clients adapt to the digital world. With over 240,000 employees, the company serves clients across six continents.

**Headquarters:** Bangalore, India

**Website:** [www.wipro.com](http://www.wipro.com)

### Healthcare payer generative AI vision and strategy

Wipro is rapidly moving ahead in the gen AI space, investing US\$1.5 billion in 2023 to enhance its AI capabilities. Its ai360 ecosystem aims to embed gen AI into every client solution. With 55,000 gen AI-trained specialists and a workforce of 200,000 trained in AI fundamentals, Wipro drives an AI-first, ethical culture.

Wipro's core principles emphasize co-innovation with partners, developing point solutions for clients, empowering employees with an AI culture, and ensuring responsible AI use for safe and explainable results. The company's vision includes identifying high-RoI AI use cases and building solutions that interact with various touchpoints across the payer value chain to deliver sustainable and high-value AI solutions. Wipro aims to develop a modular tech stack, enforce AI-specific data governance, and create specialized **Agentic AI** models with safeguards.

Strategic collaborations with start-ups, academic institutions, and hyperscalers accelerate gen AI adoption while ensuring data security. Wipro's roadmap includes advanced AI agents, multimodal AI, quantum computing, and life cycle management services such as synthetic data and model training.

### Key leaders

- Rishad Premji, Executive Chairman
- Aparna C. Iyer, Chief Financial Officer
- Srini Pallia, Chief Executive Officer & Managing Director
- Sanjeev Jain, Chief Operating Officer

### Services offered in generative AI in healthcare payer

- Consulting and advisory services
- Gen AI-powered customer interactions
- Technology Services - gen AI platforms and implementation

### Key partnerships for generative AI in healthcare payer

- NVIDIA
- IBM
- Kognitos
- Intel & AMD
- Pypestream
- Saarthi.ai
- Databricks
- Azure
- ServiceNow
- GCP
- Pega
- Avammo
- Mede/Analytics
- Nice

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