A POINT OF VIEW

What AI-Native Decision Intelligence Should Mean for Health Insurance

Karl Froese — Product, Market & Distribution Strategy

Health plans, vendors, and distribution partners are rich in data and poor in decision capabilities. Product, market, network, regulatory, and sales data sits fragmented across dashboards and portals—so the choices that matter most still take weeks of manual reconciliation. A chatbot on a dashboard doesn’t fix that. AI-native decision intelligence is something different.

THE SHIFT

TRADITIONAL METHOD

Data
▾
Dashboard
▾
Human interpretation
▾
Manual follow-up

AI-NATIVE INTELLIGENCE

Signal or question
▾
Governed retrieval
▾
Synthesis + evidence
▾
Recommendation
▾
Decision & action

Not a replacement — and not a black box. The intelligence shows its evidence; your experts apply the judgment that makes the call.

WHAT IT DELIVERS

- Market, product, and distribution answers in hours, not weeks
- Faster, more confident decisions—grounded in evidence you can trace
- Earlier moves on competitor, market, and regulatory shifts
- Scenarios tested before you commit budget or a product cycle
- Cross-line growth and cross-sell opportunities others miss

WHERE IT PAYS OFF

- **Health plans** — grow profitably; know where you win and where you’re exposed
  - Which markets and counties to enter, defend, or exit
  - Where benefits, rates, or network are losing to competitors
- **Healthcare vendors** — find, size, and win the right accounts
  - Which accounts are ready now — and the triggers that say so
  - Where the whitespace and the largest opportunities sit
- **FMOs & sales agencies** — sell more, and sell defensibly
  - Which markets, carriers, and plans to point agents at
  - Cross-line and cross-sell across Medicare and ACA/ICHRA

> **The real shift: from a fixed set of pre-built reports to essentially limitless insight on demand — every answer grounded, explainable, and governed.**