




# 20/20 Health tech insight

Reflecting on progress,  
paving the way forward  
April 23, 2024





With technology at the helm,  
healthcare has undergone a  
revolution, continually reshaping its  
landscape.

**What destinations lie ahead  
in the next two decades?**

# How technology continues to shape the healthcare landscape for Private Payors

Colleen Adams





# Private Payor impact by the numbers

**\$44B**

Insurers paid out  
in health benefits

**27M**

Number of  
Canadians covered  
by private  
health insurance

**\$32.5B**

Claims paid for  
health, drugs  
and dental care  
(7% growth YoY)

**\$650M**

Claims paid for  
mental health  
counselling and  
therapies

Source: [Canadian Life & Health Insurance Facts 2023 Edition](#)

# Key impacts of technology



## Automation and efficiency

— increased efficiency, reduced errors, and streamlined operations



## Data analytics

— helps in making informed decisions, improving risk management, and enhancing customer experience



## Digital health solutions

— improved access to healthcare services, reduced costs, and enhanced patient outcomes essential for modern plan design

# The Private Payor ecosystem



Mental health



Wellbeing



Spending accounts



Provider network



Employee Assistance Program (EAP)



Health challenges



Virtual care



Diabetes program



Digital therapeutics



Chronic disease



Health information



Other vendors

# According to the 2023 Benefits Canada Healthcare Survey...

#1

Fewer plan members understood their health benefits plan very well compared to five years ago. Only 51% of respondents felt they knew their plan very well or extremely well.

#2

Most plan members would use virtual health care if it was a part of their plan; however, one-third did not know if it was currently in their plan.


#3

Most plan members would agree to receive health information from their benefits plan's insurance carrier, based on personal claims data. Members would most like to receive recommendations for services covered by their benefits plan.





If the last 20 years were about progress in tech,  
the next 20 will be 20 AI-driven.

A photograph of two people in an office setting. A man in a dark sweater is standing at a desk, looking at a woman in an orange sweater who is holding a green cup. The desk has a computer monitor and several potted plants. The background shows a window and more plants.

Simon Bédard

# Level setting on buzzwords

AI: Artificial Intelligence

[Achieved with machine learning (ML)]

NLP: Natural Language Processing [Field of study]

LLM: Large Language Models [Generative]

- generate **NEW** content on their own

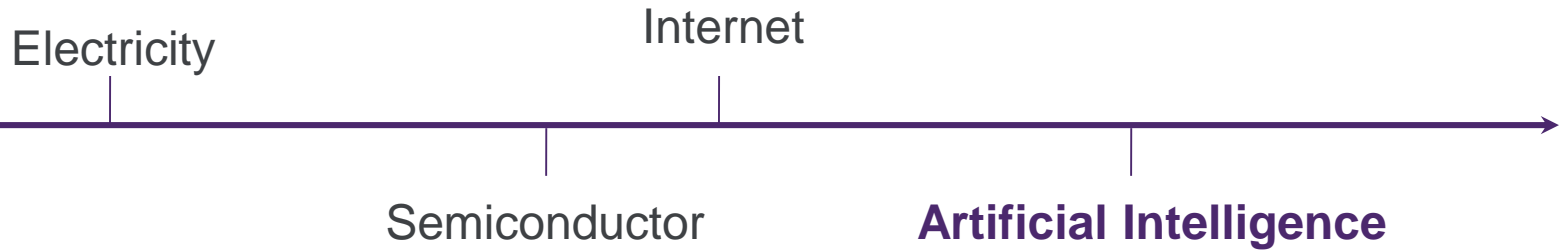
“

A single Gen AI model can analyze more data in an hour than a human could in **10 lifetimes.**

McKinsey  
& Company

Source: [Leveraging generative AI in Europe](#)

# We are at a **historic milestone.**





# Doing this the right way

Our health requires

# Health-grade

- Health-specific and outcomes-focused
- Privacy-first, secure, and compliant (PIPEDA, GDPR, HIPAA)
- Transparent and explainable models and responses

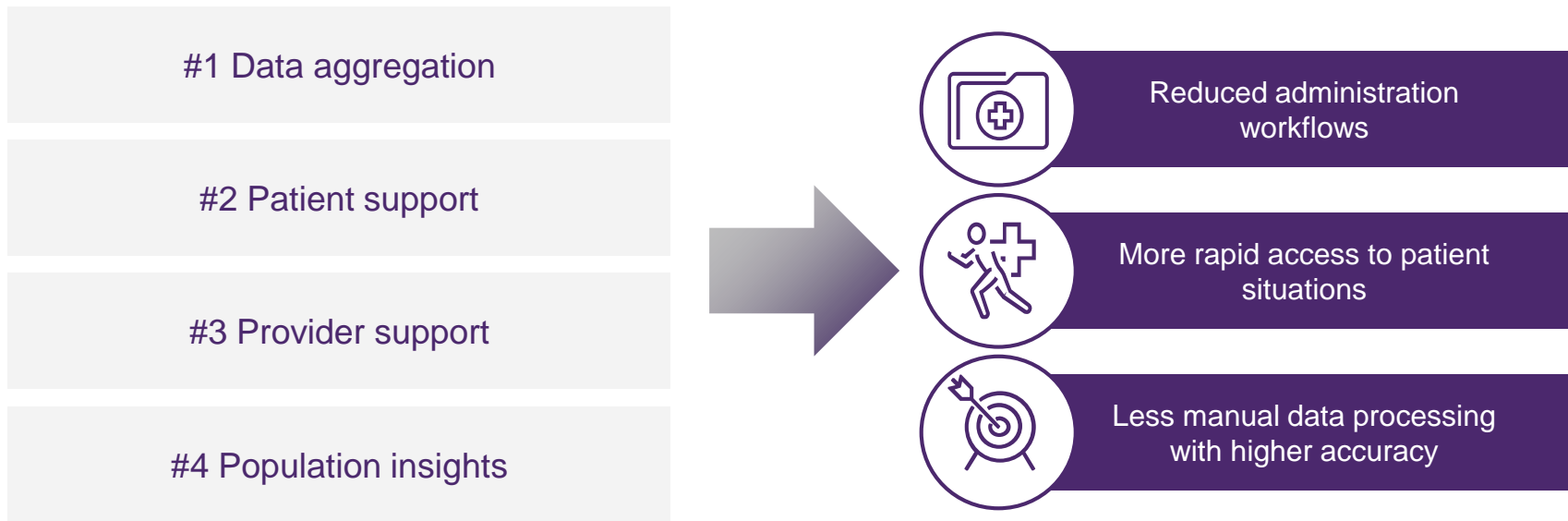
# Gen AI's strengths

1. Analyze lots of data from diverse sources, even when formats and styles are not matched or structured
2. Be the natural language interface to question this data, and to generate responses

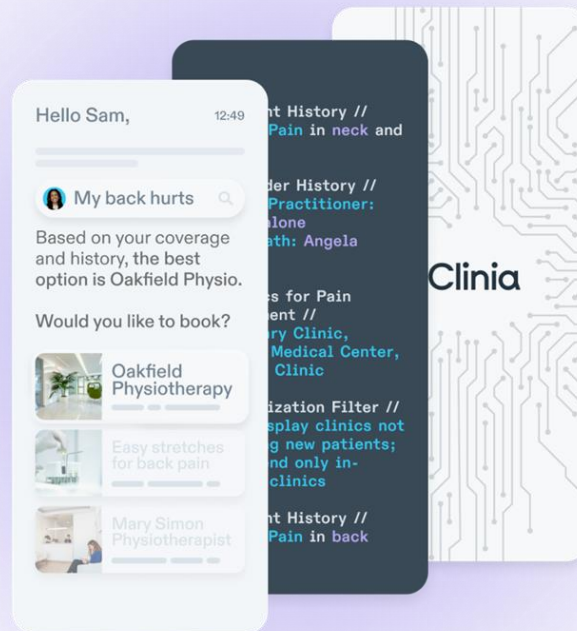
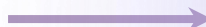
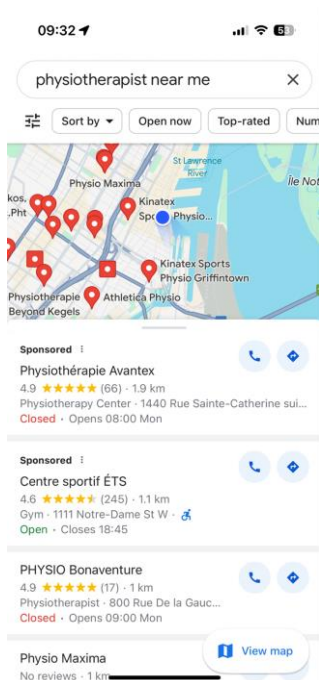


# Gen AI for Diabetes

Data sources: (1) EMR; (2) Claims data; (3) patient-reported outcomes; (4) patient wearable; and more

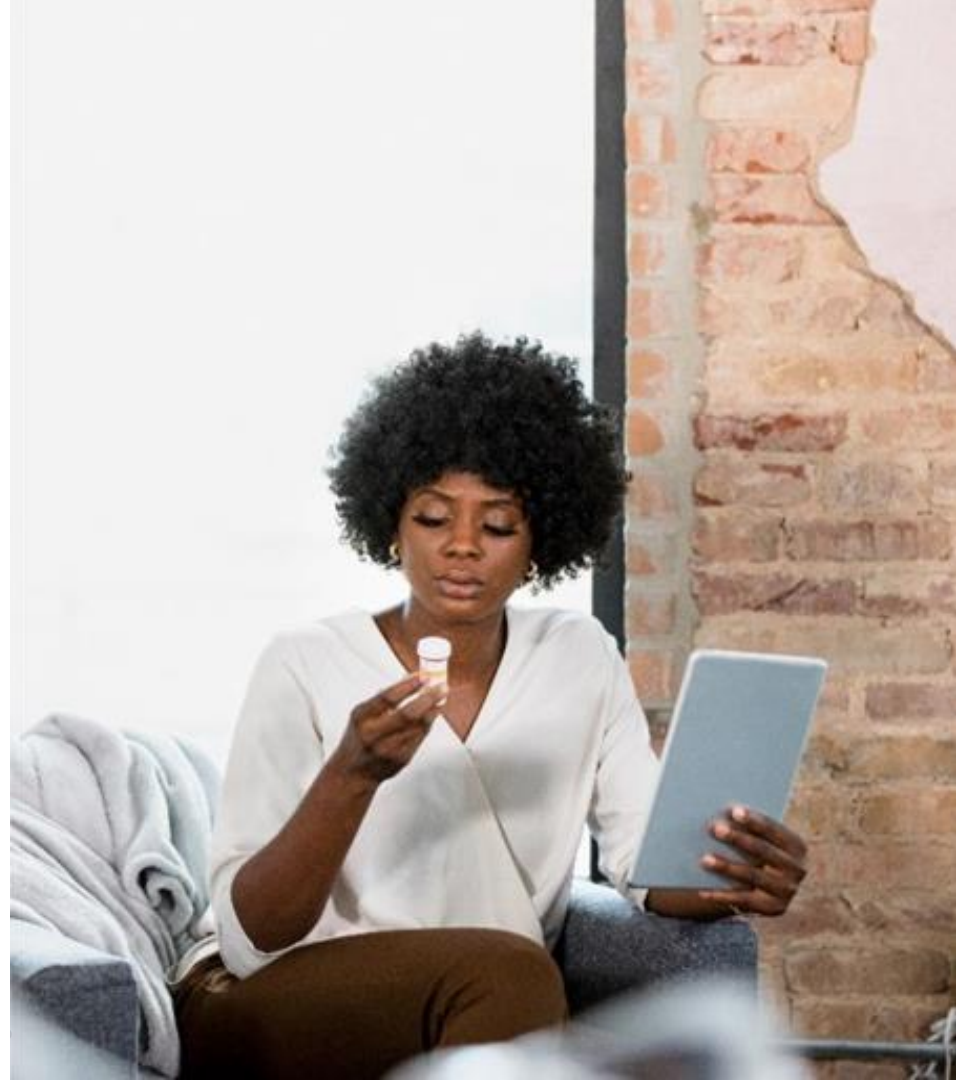


# Gen AI for member navigation





# Healthcare



A background image showing a man and a woman in a professional setting, both wearing glasses and looking at a device together. The image is overlaid with a purple gradient.

# Crossroads of healthcare and technology

Ratcho Batchvarov

# Recognizing change

## Canada Health Infoway's **Shared Pan-Canadian Interoperability Roadmap**:

- Federal Government's commitment to work with provinces, territories and health partners to **build a modern and well-connected, world-class health care system**
- **Objective:** to ensure that citizens have access to safe, quality care, and are empowered to take **their health into their own hands**
- Part of Budget 2023; **\$200B over 10 years** to improve healthcare services for Canadians

**Bridging the gap:  
EMR and Payor  
interoperability**





# #1 Streamlining processing of disability forms



## Current challenges

- Delayed care for patients due to cumbersome process, including paper-based forms that cause administrative burden

## How AI can help

- Automated request processing
- Real-time decision support
- Predictive analysis for approval likelihood



# #2 AI-powered prior authorization process



## Current challenges

- Manual processing
- Lack of standardization
- Lack of coordination among healthcare providers, pharmacies and payors

## How AI can help

- Automated request processing
- Real-time decision support
- Predictive analysis for approval-likelihood



# The road ahead

Is interoperability finally within reach?

## The path forward is illuminated by:

- Strategic initiatives
- Technological advancements
- Collaborative efforts of all stakeholders in the healthcare ecosystem

## The anticipated outcome?

- More integrated, responsive and patient-centered healthcare for all



Thank you