

# AI That Delivers: HR Leaders on Health, Trust, and Better Benefits

A study of how 1,340 HR leaders are using AI today and where they're headed next



# Survey Methodology and Respondent Profile

Transcarent conducted this survey in partnership with SurveyMonkey. The survey collected responses from 1,340 U.S.-based human resources (HR) and benefits decision-makers at self-funded organizations with 2,000 or more employees. All respondents were screened regarding their perceptions of artificial intelligence (AI) as it relates to healthcare benefits.

## Respondent and Organization Demographics

Respondents came from a diverse set of industries, including technology, professional services, manufacturing, energy, infrastructure, retail, hospitality, and consumer sectors.

### Roles and Experience



### Company Size



**Note:** Some groups in the analysis overlapped in areas such as AI adoption, intended purpose, desired benefits, and key concerns. As a result, comparisons between groups may not be entirely independent. This methodological consideration should be kept in mind when interpreting the results.

## EXECUTIVE SUMMARY

HR leaders are increasingly turning to AI to support their teams, address key operational challenges, improve employee experience, and enhance decision-making. To better understand how HR teams are managing the transition to AI, Transcarent surveyed 1,340 HR decision-makers at large, self-funded organizations.

But as AI continues to gain traction, HR leaders still have many questions and concerns. They remain cautious about complexity and data privacy and are unclear about the return on investment (ROI). This underscores a critical gap between enthusiasm about AI and the need for trusted, transparent partners to bridge the divide and turn AI's potential into measurable outcomes.

This report takes a closer look at where HR teams currently stand, highlights key findings, and outlines two sets of practical strategies—one focused on health, wellness, and benefits, and another on building successful AI partnerships—to help employers turn AI's potential into measurable outcomes. In short, it goes beyond AI buzzwords and presents real strategies for getting the best value from this exciting, new technology.

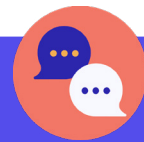
### One Billion Prompts, Every Day

It's nearly impossible to scroll through a news site or social media feed without coming across something about AI. Generative AI has taken the world by storm, becoming one of the fastest-adopted technologies of our time. To put it in perspective, **40% of Americans were already using AI** within just two years of being released to the public. Just three years in, the biggest names in tech report handling more than one billion AI prompts every day.

What's behind this explosion in popularity? AI enables a fundamentally different experience. With it, people can access personalized information, have an agent tackle mundane, repetitive tasks, and get answers in seconds. That type of power is a game-changer for anyone juggling a busy schedule. Plus, AI tools are super intuitive. Gone are the days of trying to guess a single magic word to unlock often unhelpful links. Now, a user can ask a computer the same question they'd ask in real life, follow up to get more specific information, and use what they learn to make better, more informed decisions.

Naturally, businesses are getting in on the action. **Adoption rates are skyrocketing, with more than 70% of organizations using AI in some way.** At this point, AI is no longer optional. Leaders across industries have a responsibility to not only understand AI but also build flexible

**The findings show a profession at a crossroads:** Nearly every leader understands AI. Sentiment is overwhelmingly positive. Adoption is progressing rapidly.



*“What excites me most is AI’s ability to offer personalized recommendations to employees, making benefits easier to understand and act on.”*

— Survey Respondent,  
HR and Benefits Leader

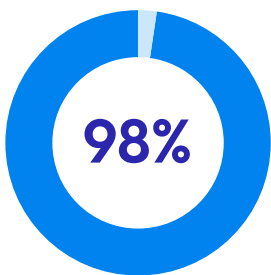
frameworks to deploy and manage it and upskill their workforce to apply it in a way that delivers results. Organizations that want to keep up can't afford to sit on the sidelines.

In healthcare and benefits, AI can simplify one of the most complex topics for employees and free HR teams from repetitive questions that limit their capacity.

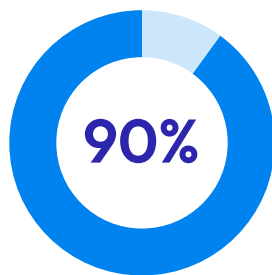
For HR leaders, the question is no longer whether AI will transform the industry. Instead they ask, **“how can AI be implemented responsibly to increase efficiency and deliver stronger outcomes?”**

## AI Familiarity and Confidence

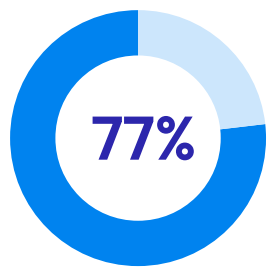
When it comes to adopting AI, HR leaders are on board. Nearly everyone says they're familiar with AI, showing just how quickly it has become part of everyday life. It doesn't stop with awareness—**more than 90% of HR decision-makers already feel confident about using AI**. They have the knowledge, the optimism, and are already putting AI into action. This creates a strong foundation for even bigger things to come.



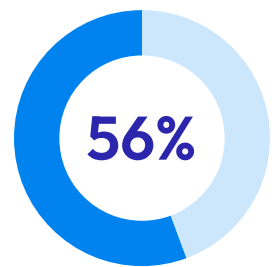
**98%**  
of respondents are at least somewhat familiar with AI, indicating near-universal awareness.



**90%**  
have positive sentiment towards AI.



**77%**  
already use AI productivity tools like ChatGPT.



**56%**  
of senior executives and C-suite leaders are very confident in AI.

### Insight

HR leaders are signaling strong momentum for AI. But enthusiasm is not enough to drive results. To turn momentum into impact, organizations need intuitive experiences that bridge the gap between interest and execution, helping organizations put AI to work in meaningful ways. With the right support, **HR teams can shift focus from repetitive work to bigger-picture goals and see the impact that AI promises.**

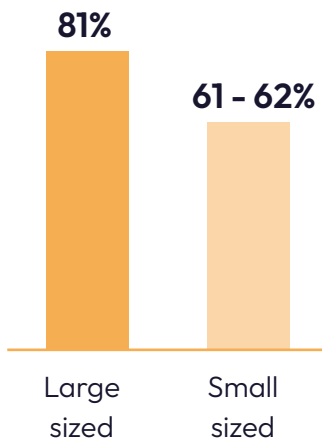
*"AI can help optimize business processes through automation, but only if deployed responsibly."*

— Survey Respondent, HR and Benefits Leader

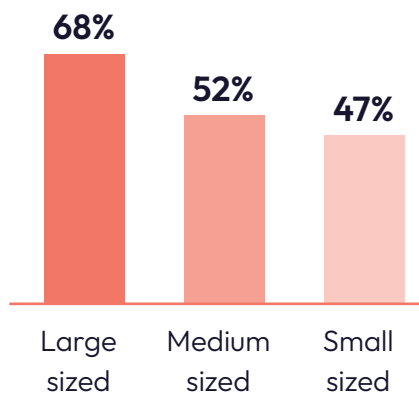
## AI Adoption Trends

While personal familiarity is nearly universal, organizational adoption tells a more nuanced story. Enthusiasm for AI runs high, but the path to tangible results requires more than optimism. Success depends on having a solid plan and structure in place. The numbers show that AI projects are far more likely to succeed when organizations plan their approach with clear strategies and guidelines. Structure alone isn't enough. As adoption accelerates, HR leaders need partners with responsible AI leadership and governance to ensure implementation is safe, transparent, and aligned with evolving policies.

Organizations that say AI outcomes fully align with expectations



Companies that have a formal AI strategy



Organizations with formal AI strategies (50%) or governance frameworks (44%) are less likely to encounter adoption challenges compared to those without.

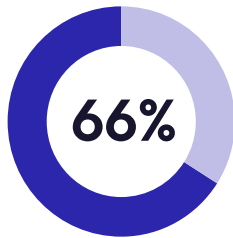
### Insight

The strongest AI outcomes start with structure. Organizations with formal strategies and governance are far more likely to meet their goals, with large companies leading the way. Many organizations need external support, governance models, and reliable deployment frameworks to achieve enterprise-grade results faster.

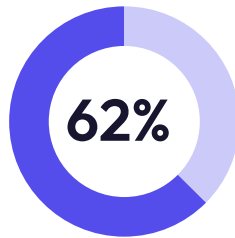
# Human Resources Leads the Way

## Future Vision and Strategic Goals

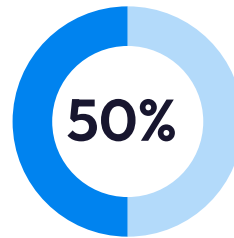
AI is no longer a future consideration—it’s becoming a strategic necessity. As more organizations adopt and deploy AI, their advantages will require others to follow suit to stay in the race. From improving analytics measurement and decision-making to boosting productivity and satisfaction, AI as a strategic tool is quickly moving from a nice-to-have to a need-to-have.



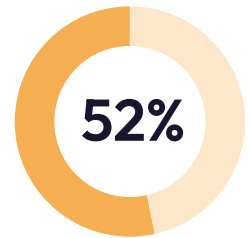
of HR professionals believe AI will enhance the employee experience.



say it will improve decision-making and analytics in HR and benefits management.



agree AI adoption will become necessary to meet productivity and satisfaction goals.



anticipate AI will significantly transform benefits administration within five years.



*“AI is essential to execute a modern workforce strategy. But HR leaders know that like all of the systems they put in place to improve the employee experience and increase efficiency, an effective implementation for AI requires trusted partners and practical strategies to mitigate risk, drive adoption, and ultimately deliver better outcomes.”*

**Jennifer Trzepacz**  
Chief People Officer, Transcarent

### Insight

HR leaders anticipate AI leading to significant changes in employee experience, productivity, and benefits delivery. Those who invest early in AI capabilities will define the next standard—and raise the bar for everyone else. Forward-looking organizations are preparing for transformation and helping to accelerate it.

# The Cost of Confusion: A Focused Use Case

For organizations to succeed with AI, generic tools aren't enough. Healthcare and benefits present unique challenges like confusing plan details, fragmented systems, and employees who need answers in the moment. HR leaders need solutions that are not only intelligent, but also **purpose-built for the realities of healthcare**. The most effective AI is designed to solve specific problems, customized to an organization's data, and embedded directly into day-to-day workflows. By aligning with internal goals and processes, purpose-built AI provides clarity, guidance, and prompts action. This tailored approach is what turns AI from a buzzword into measurable business results.

## Key Challenges and Pain Points

The U.S. healthcare system is complicated and confusing. Employees have a wide range of health and benefits questions, most of which go right to HR teams. For HR and benefits leaders, this means spending an inordinate amount of time managing benefits administration, answering employee questions, and trying to help employees understand a system that often makes no sense.

It's an ongoing struggle: employees seek clarity in a sea of confusing options, deductibles, coverage details, and providers. Meanwhile, already stretched-thin HR teams are managing increasingly complex benefits, sending emails, coordinating partners, and troubleshooting when they could be spending time on important HR strategy projects.

91%

report frequent employee questions about benefits information readily available online or in company materials.

89%

cite complexities in coordinating multiple partners.

85%

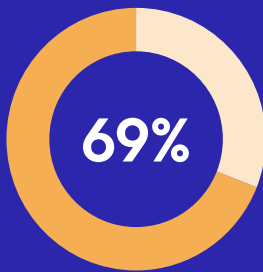
spend significant time on documentation and compliance.

79%

say employees often misunderstand deductibles, out-of-pocket maximums, and covered services.



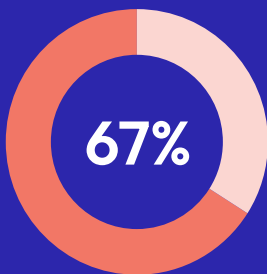
HR leaders also cite their top priorities:



are focused on increasing wellness program participation.



are prioritizing preventive care visits.



of companies are actively addressing these issues through enhanced benefits and cost-management strategies.

Insight

HR leaders spend too much time translating benefits and managing complexity, which limits capacity for strategy. Instead of advancing priorities like engagement, outcomes, and cost management, they're caught in a cycle of answering the same questions and coordinating partners. Generative AI can shift that dynamic by giving employees direct access to accurate, timely answers and guidance, freeing HR to focus on strategic priorities.

*“AI automates repetitive processes, such as benefits queries and scheduling, freeing HR to focus on strategy.”*

— Survey Respondent, HR and Benefits Leader



# Strategies for Health, Wellness, and Benefits

## 1. Empower Employees with AI and Human Support

The most effective benefits strategies recognize that employees don't just need fast answers. They need trust and reassurance. That's where the combination of AI and human expertise creates unique value. AI delivers speed, precision, consistency, and 24/7 availability. Whether it's answering a question about coverage, locating the right doctor, or prompting action, intuitive AI tools can cut through confusion instantly. Employees gain clarity in the moment and realize the value of AI firsthand.

But AI alone isn't enough. Employees also need the empathy and expertise that only humans can provide. **By pairing the speed of AI with access to live nurses, physicians, and specialists, employers can ensure that all needs are met with compassion and accuracy.** Human support reinforces trust and provides employees with the reassurance that they're not navigating these decisions alone.

## 2. Personalize Engagement to Increase Benefits Use

AI has the power to personalize the employee experience and guide employees to the care and benefits that matter most, right at their time of need. Personalization isn't just a nice-to-have—it's essential, especially in the world of benefits and healthcare navigation. **HR leaders point to increasing engagement and improving health outcomes as top goals for their benefits programs over the next three years.** They also want to encourage employee behaviors like screening visits, participation in wellness programs, and better adherence to medications. AI can drive these behaviors by tailoring guidance and connecting employees to the right resources at the right moment.

## 3. Help Employees Take the Next Step in Their Care

AI should do more than automate tasks. It should activate better decisions. Employees don't need information; they need to know what to do next. Too often, HR leaders report that workers have questions that have already been answered in benefits resources. The gap isn't access to information, but translating information into action. With the right data, AI can anticipate employee needs, deliver timely and personalized recommendations, and guide them toward the next best step in their care journey. **When employees are given clear, personalized guidance, they're more likely to engage with their benefits, make informed choices, and ultimately experience better outcomes.** Employers see results through improved utilization, stronger engagement, and measurable outcomes.

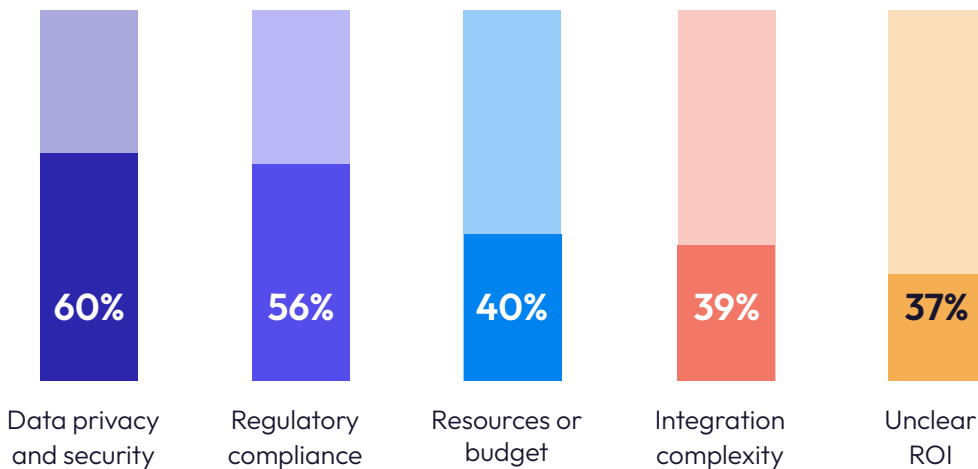
# Building Successful Partnerships

As AI becomes more common in the workplace, HR leaders are raising their standards for partnerships. They seek more than sleek and shiny solutions. They want partners who can ensure data security, comply with regulatory standards, and provide practical implementation support to ensure success.

## Key Barriers and Concerns

Though HR leaders are optimistic about AI, that doesn't mean implementing new solutions is easy. Bringing on new technology requires support from many teams across an organization— legal, finance, technology—and buy-in from business owners. Effective governance is also critical throughout this process.

### Top HR Leader Concerns About AI



**56%**

**cite limited internal expertise as a significant barrier to AI adoption.**

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*“Benefits administration involves handling sensitive employee data, so privacy and security are my top concerns.”*

**— Survey Respondent, HR and Benefits Leader**

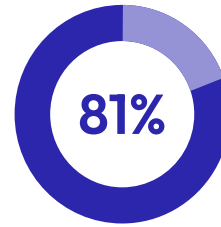
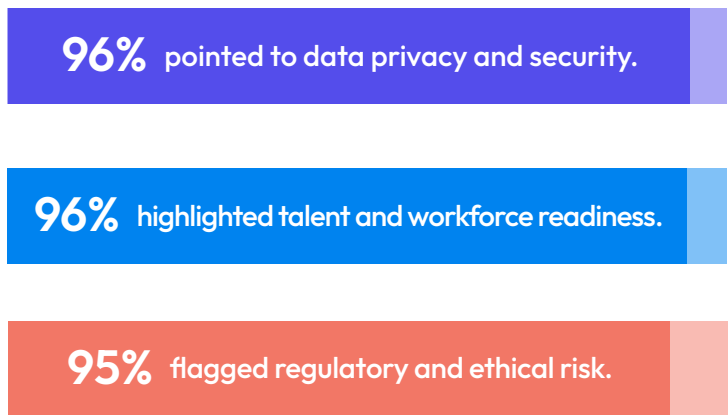
### Insight

Complexity can slow down even the most promising AI efforts. From data privacy to internal expertise, HR leaders need more than technology. They need trusted partners to help them keep data private and secure, get everyone on board with the chosen solution, and keep it all simple enough to actually use. Selecting trustworthy partners with strong AI governance and a proven track record of measurable outcomes helps organizations move faster while reducing risk.

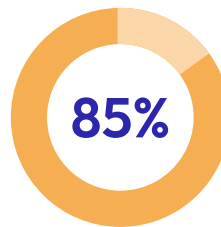
## Partner Expectations

With almost all respondents citing data privacy and workforce readiness as top concerns, it's clear that **trust has become the key differentiator**. Leaders will set themselves apart through their ability to build for transparency, tailor for enterprise needs, and understand the realities of healthcare.

### Top Concerns



of HR leaders say clear data privacy assurance and customizable settings are top priorities when evaluating AI partners.



say robust implementation support is critical when adopting AI solutions.

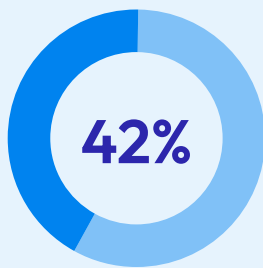
Among those with AI experience, implementation support is even more important than traditional technology rollouts.

### Insight

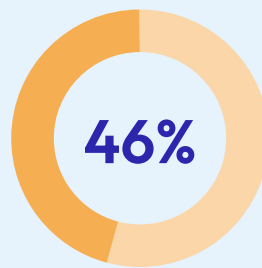
HR decision-makers want to avoid surprises, stay compliant, and make sure their workforce is ready. In the fast-moving world of workplace tech, the companies that stand out aren't just the ones with the newest AI features. The true leaders are those who are transparent about how things work, can tailor their approach to fit each business, and deeply understand the challenges unique to healthcare.

## Equity in AI

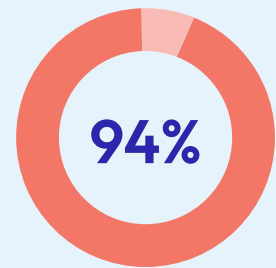
As AI adoption accelerates, HR leaders want to ensure the technology is fair, inclusive, and trustworthy. Equity is no longer optional; it's central to responsible AI. Employers recognize that if AI systems reinforce bias or create unequal access, they risk eroding employee trust and widening existing disparities. Instead, organizations are looking for solutions that build confidence and trust by embedding fairness, transparency, and inclusivity into AI from the very beginning.



of HR leaders cite preventing bias or discrimination as one of their top concerns when implementing AI solutions in benefits administration.



are actively working to ensure equity and fairness, employing strategies such as diversity and inclusion initiatives and fairness assessments.



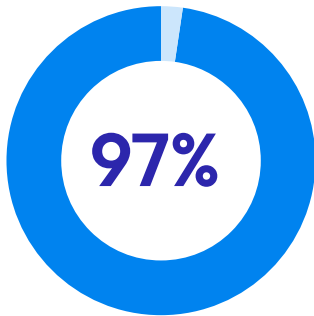
say partners are at least somewhat transparent about the safeguards they use to prevent bias or discrimination.

### Insight

Bias is a serious risk in AI. Safeguards must be in place from the start. The most effective organizations identify potential sources of bias early in the design process, apply measurable safeguards, and use cross-functional governance to ensure fairness and inclusion are integrated into every solution.

## Measuring AI's Impact

The adoption of AI is changing expectations and capabilities across various industries. HR leaders and organizational decision-makers know they need solutions that are secure, fair, and strategically integrated. They also see that the difference between success and stagnation relies on cross-functional teamwork, transparency, and a shared commitment to responsible innovation.



of organizations say AI outcomes aligned at least partially with their expectations.



of organizations report full alignment around AI strategies and priorities, involving collaboration across HR, IT, legal, compliance, operations, finance, and marketing departments.

## Organizations likely to promote preventive health behaviors



**33%** of AI-resistant organizations

**54%** of AI-adopting organizations

*“Employee retention improved by 15% after offering AI-driven benefits guidance.”*

— Survey Respondent, HR and Benefits Leader

### Insight

AI delivers the greatest impact when it's built into HR and benefits as a core capability. Cross-functional alignment is a key success factor. Organizations that include HR, IT, compliance, operations and marketing teams in the process are better positioned to manage risk and are more likely to influence meaningful behaviors like preventive care.

# Strategies for Successful Partnerships

## 1. Prioritize Partner Transparency and Expertise

As AI rapidly evolves, HR leaders know the risks are real. It's crucial to select partners with secure architecture and proven expertise in data privacy and bias prevention. The right partner goes beyond selling an AI solution; they share the safeguards, testing protocols, and compliance plan. Partners that prioritize transparency and ethical governance reduce risk, accelerate adoption, and build trust.

## 2. Rely on Partner Governance to Minimize Internal Complexity

While strong internal governance is important, many HR teams don't have the resources or expertise to build comprehensive frameworks from the ground up. That's why selecting partners who already operate within mature governance structures is essential, especially when it comes to managing AI risks like data security, inappropriate outputs, and bias.

## How Can Transcarent Help

AI can simplify healthcare, but only if it's applied in ways that solve real problems for employees and HR teams. Transcarent applies AI where it matters most, helping employees navigate their health and benefits with confidence, and giving HR leaders trusted tools to reduce complexity.



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## Simplify and Guide Decisions

The WayFinding™ experience introduces AI in a conversational, intuitive way that gives Members instant clarity. By resolving routine questions automatically and guiding employees to the next best step for their care, WayFinding reduces confusion, guides smarter decisions, and frees HR teams to focus on strategy.

## Pair AI with Human Support

Behind every AI interaction is access to compassionate nurses, therapists, and physicians. Members can start with a quick answer and seamlessly move to a trusted expert for care needs, giving them one place for everything from coverage questions to critical care decisions. Pairing the speed of AI with the reassurance of human expertise ensures employees never have to navigate benefits or make health decisions alone.

## Drive Activation and Outcomes

Our AI-powered Care Assistant goes beyond providing answers—it sparks action. By instantly surfacing the right benefit or resource at the right moment and offering seamless access to compassionate experts, we remove guesswork that often delays care. Employers using our platform consistently see stronger activation across point solutions, more physician visits, and higher engagement, turning AI potential into measurable impact.

## Governance and Trust

Transcarent AI is built for healthcare from the ground up. It's HIPAA-compliant and certified to HITRUST, SOC 2, and ISO 27001. Our governance model is guided by the Organization of Economic Co-operation and Development (OECD), the first intergovernmental standard on AI that promotes innovative and trustworthy AI, and the National Institute of Standards and Technology (NIST) whose risk management framework incorporates trustworthiness considerations in the design, development, deployment, and use of AI systems. We apply these principles through human-in-the-loop testing, code review, and regular audits to prevent bias, protect privacy, and ensure safe, ethical use. Employers can deploy AI with confidence, knowing it's designed to be equitable, accountable, and trustworthy.

## Seize the AI Advantage

As AI reshapes the future of HR, the opportunity is clear: with the right strategy and the right partner, AI can transform how organizations engage employees, deliver benefits, and support healthier outcomes. HR leaders who act now won't just keep up—they'll set the pace for what's next.



## About Transcarent

Transcarent and Accolade are the One Place for Health and Care, bringing medical, pharmacy, and point solutions together in the leading personalized health and care experience that people love to use. The WayFinding experience, pharmacy benefits, 2nd.MD, and virtual primary care combined with comprehensive Care Experiences—Cancer Care, Surgery Care, and Weight Health—support people with all of their health needs, simple or serious. More than 1,700 employers and health plans rely on us to provide accurate information, guidance, and trusted care, delivering unmatched choice, quality, and outcomes for 20 million people.



### For more information

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