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# AI in Claims Management

What benefits decision-makers told us about readiness, transparency, and ethical deployment

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Portland, ME | September 17, 2026

The study

# Who we asked

502

HR and benefits decision-makers

### Roles

HR leadership, benefits, risk management, finance, and legal

### Organizations

Under 500 to 25,000 or more employees, across tech, financial services, manufacturing, healthcare, retail, and government

### Topics

Awareness of vendor AI, comfort in claims and underwriting, data privacy, privacy, and governance

IBI, AI in Claims Management survey, 2026

Awareness

# Employers already know AI is part of their claims process

More than 80% know their carrier or TPA uses AI somewhere. Share who can name each use:


Average familiarity with vendor AI: 3.67 out of 5 | n = 502

Comfort

# Comfort with AI is broad, and it comes with conditions

**62.2%**

comfortable with AI auto-adjudicating claims

**63.4%**

comfortable with AI in underwriting or renewal pricing

**98%**

want at least one safeguard before accepting AI decisions

The two comfort scores move almost in lockstep (r = 0.84), which suggests many employers aren't yet judging each use separately.

Comfort = 4 or 5 on a 5-point scale | n = 502

Safeguards

# Employers want a human checkpoint, especially on denials


Safeguards wanted before accepting AI in claims processing, select all that apply | n = 502

Data privacy

# Employee health data is where comfort runs out

**55.8%**

rate their concern about employee PHI in vendor AI at 4 or 5 out of 5

### Top risks employers named

| | |
|---|---|
| Employee data used beyond its stated purpose | 52.2% |
| Data shared with AI sub-processors | 50.6% |
| Breach or cyberattack targeting AI systems | 47.6% |
| AI models trained on employee PHI without consent | 46.4% |

n = 502

Disclosure and prohibition

# The employers told the most are the most likely to want AI stopped

**35.4%**

want vendor AI prohibited after receiving **detailed written disclosure**

**12.9%**

want vendor AI prohibited after receiving **no formal disclosure**

Logistic regression: PHI concern is the only significant predictor of prohibition intent (OR = 1.40, $p < .001$)

The action gap

# Engagement is running ahead of protection

**72%**

have asked their vendor about its AI AI practices

**41.8%**

have explicit contract language on vendor AI

**7%**

have a cross-functional AI governance committee

Oversight usually sits with HR (35.5%) or IT (29.1%). Legal and compliance own it in 13.1% of organizations.

n = 502

Disclosure and contracts

# Disclosure tracks with contracts

### Received detailed written disclosure

**67.5%**

explicit AI contract provisions

**7.6%**

no provisions at all

### Received no formal disclosure

**8.9%**

explicit AI contract provisions

**63.4%**

no provisions at all

Under 500 employees: 37% received no formal disclosure, and only 26% have explicit protections.

n = 502

What drives protection

# What predicts contract protection

Employers who asked were the most likely to be protected. Concern about PHI, on its own, had no measurable effect. effect.

| Predictor | Standardized beta | Result |
|---|---|---|
| Asked vendor about AI practices | 0.286 | Strongest predictor, $p < .001$ |
| Received formal written disclosure | 0.202 | Significant, $p < .001$ |
| Concern about employee PHI | 0.028 | Not significant, $p = .275$ |

Regression on contract protection status, adjusted $R^2 = 0.516$ | Familiarity and comfort also contributed, with smaller effects

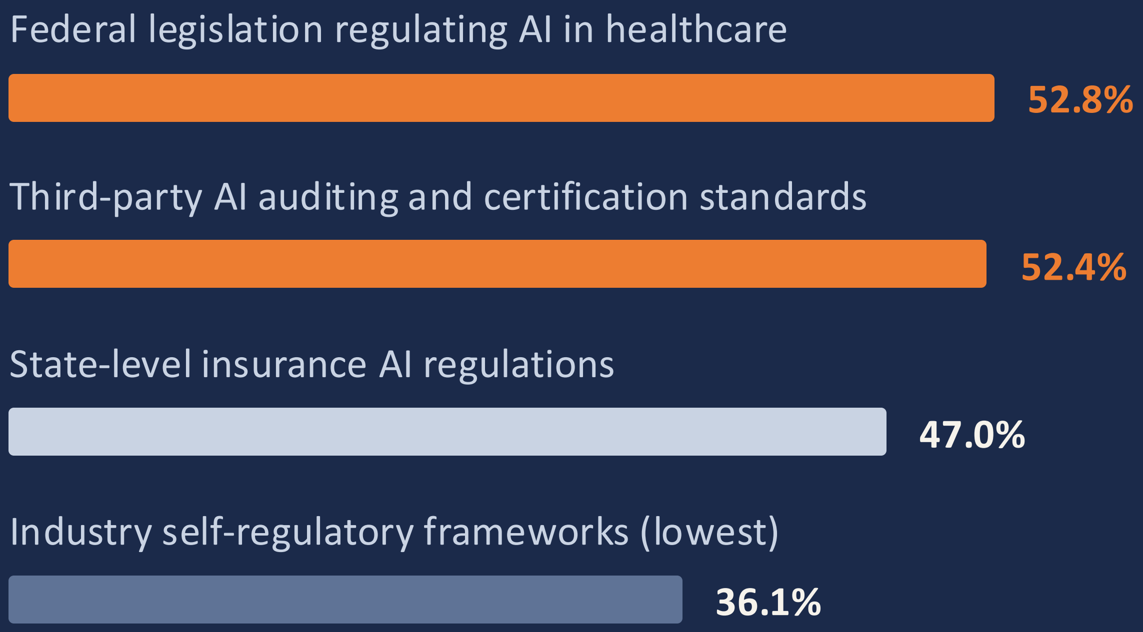
Outlook

# AI governance is headed into RFPs

**77%**

likely or very likely to add AI governance requirements to carrier and TPA RFPs within three years

**What would raise their confidence**




Select all that apply | n = 502

Implications

# What to do with this

## Carriers and TPAs

- Disclose AI use in writing before employers come asking
- Build human review into every AI-generated denial
- Have answers ready for AI governance questions in RFPs

## Employers

- Ask your vendor directly how it uses AI
- Put explicit terms on disclosure, data use, human review, and liability into the contract
- Give legal and compliance a seat in AI oversight

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# Thank you

The full report, AI in Claims Management: Employer Readiness, Transparency, and Ethical Deployment, is available on our website.

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