

How Payers Use AI to Communicate

Increased member engagement drives revenue and loyalty

A payer's top priority is signing up members -- whether from employer-sponsored plans or the open market. Once members enroll, keeping them informed, supported, and satisfied is key to building loyalty and reducing churn.

But delivering that kind of experience is tough when outdated IVR systems get in the way. Legacy technology frustrates members and burdens staff—leading to long wait times, voicemails, and burnout during peak periods.

Medicare Star Ratings

The Centers for Medicare and Medicaid Services (CMS) use a [star rating system](#) to measure the quality of Medicare Advantage plans. Payers can achieve higher star ratings by [investing in member engagement platforms](#) and developing strategic communications that build relationships with Medicare beneficiaries. Payers can also improve their beneficiaries' experiences with intuitive reporting services that allow members to provide feedback throughout their health plan year.

That's where Five9 AI Agents come in. These intelligent self-service tools handle routine tasks and free up agents to focus on more complex requests. Let automation answer common questions, authenticate callers, minimize voicemails, and steer calls to the right department the first time. The result: higher satisfaction, stronger loyalty and better Star Ratings.



SOLUTION BENEFITS

Self Service Options 24/7
Reduce Agent Burnout
Cover Open Enrollment Peak Times
Improve Member Loyalty

FIVE9 PRODUCTS

AI Agent / DVA Chat Bots
AI Insights
Advanced Reporting
Blended Omnichannel

One large payer used Five9 AI Agents in their inbound call center to support Medicare and Medicaid members.

1. Goal = drop Average Handle Time (AHT) on calls
2. Solution = Five9 AI Agents for call ID & Authentication.
3. Pilot Test Result = ~10% drop in AH
4. Overall Result = 11% AHT within 90 days of fully implementing AI Agents on 100% of all call volume

Implementing Five9 AI Agents surpassed their 3-year AHT goal for their commercial and Medicare line within 6 months.

Pain

High member frustration



- 20,000 calls/month – 25,000 in peak season
- Call wait times were increasing
- Average call handle times were increasing

Measurable Success

Achieved 3-year goals in 1st year!



- 13% call volume contained within IVA
- IVA dropped AHT 11% in 1st year deployed
- Realized ROI in 90 days handling 100% call volume
- Members who used IVAs: 85% satisfaction rate

In agent-led surveys, 85% of members rated their AI Agent experience good or excellent.

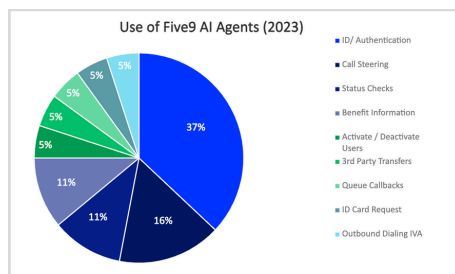
HOW PAYERS USE AI TO COMMUNICATE

Payer Use Cases for AI Agent

The top reasons payers deploy Five9 AI Agents include:

1. Identification and authentication (37%)
2. Call steering (16%)
3. Benefit information (11%)
4. Status checks (11%)

Five9 AI Agents help payers authenticate callers quickly and route them accurately—reducing wait times and maintaining HIPAA compliance. Agents receive pre-gathered information, so they can resolve issues faster and improve member satisfaction.



The result: AI Agents reduce the pressure on frontline teams by minimizing queues, especially during high-volume periods like Monday mornings or during open enrollment periods. Members get faster answers, and agents can focus on high-value interactions.

With the conversational interface, AI Agents can connect members directly to external companies like optical providers, pharmacies, or hearing aid suppliers – without asking agents to juggle call transfers.

Generative AI – What to Do?

Generative AI (GenAI) is redefining what's possible in the contact center. For healthcare, this means new levels of patient engagement, agent productivity, and operational efficiency—all at reduced cost. GenAI can help providers deliver more personalized, efficient, and proactive care experiences.

With the GenAI ecosystem rapidly expanding, flexibility is critical. Many vendors lock you into proprietary solutions or a single Large Language Model, limiting your ability to innovate. A future-ready AI strategy requires the freedom to choose what works best for your patients and your operations.

Five9 AI Agent Studio offers an engine-agnostic design that lets healthcare organizations securely deploy GenAI-powered capabilities using the models that best fit their needs. You can create more contextual, human-like self-service experiences while staying agile as new innovations emerge. Whether you're adopting AI for the first time or scaling advanced use cases, Five9 helps you stay ahead—without getting locked in.

Let Five9 keep pace with fast-moving technology, so you can focus on delivering better outcomes.

HIPAA Compliance and Frictionless Authentication

Five9 is committed to reducing risk and increasing trust by enhancing patient privacy. The Five9 Intelligent CX Platform is compliant with the Health Insurance Portability and Accountability Act

(HIPAA), as are many of our omnichannel and digital products. We work with each of our healthcare customers to sign a Business Associate Agreement (BAA) to ensure that Five9 and our partner ecosystem maintain HIPAA compliance for you. We have administrative, technical, and physical safeguards in place to prevent disclosure of any protected health information (PHI). And, as Five9 continues to develop and enhance our product portfolio suite, we will continue to maintain HIPAA compliance and protect PHI information.

This ROI made executives blink: AI Agents saved \$500,000 per year in third-party support costs for this vision benefits company by reducing their technical stack.

About Five9

Five9 empowers organizations to create hyper-personalized and effortless AI-driven customer experiences that deliver better business outcomes. Powered by Five9 Genius AI and our people, the Five9 Intelligent CX Platform is trusted by 2,500+ customers and 1,400+ partners globally. The New CX Starts Here and it's at the heart of every winning experience.

For more information, visit www.five9.com

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