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Re-thinking Prior Authorization in the Age of Agentic AI

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Prior authorization has long been one of the most contentious processes in healthcare. What was designed as a vital tool for maintaining medical and financial integrity now represents the moment of highest friction in the healthcare system. For patients, it creates uncertainty and concerns about potential delays in treatment. For providers, it is a source of administrative overload and clinical frustration. And for payers, it remains a necessary but increasingly complex mechanism for managing utilization, quality and financial risk while satisfying member demands for timely care.

These converging pressures are reflected in industry leaders' outlook. Research published by **the American Medical Association (AMA) indicates that 89 percent of physicians believe prior authorization contributes to physician burnout, while 88 percent report that it leads to higher overall utilization of healthcare resources.** More significantly, more than 25 percent say that prior authorization has triggered a serious adverse event for a patient in their care.[1]

Despite investments in automation and Artificial Intelligence (AI), the realm of prior authorization has remained reactive, relying on manual reviews, binary outcomes, static rules and fragmented workflows. However, a new paradigm is rapidly being reached, as Agentic AI paves the way for proactive, clinically adaptive decision-making and intelligent orchestration across the lifecycle. Here, we explore the transformative impact of this future and why it's coming into view even faster than you might think.

Realizing the Transformative Impact of Agentic AI

Despite years of investment, most prior authorization models remain reactive by design. Technology has been applied narrowly, often focused on digitizing intake or automating isolated tasks, still reliant on static policies, manual reviews and binary outcomes. Learning occurs slowly, and often only after value has been lost through denials, appeals or delayed care. The result is friction across the ecosystem. Providers experience repeated back-and-forths. Patients see delays and uncertainty. Health plans shoulder rising administrative costs and inconsistency in outcomes.

Many organizational AI journeys to date have followed this path, limited to individual tasks and failing to deliver the context-aware, clinically adaptive decision-making required to scale approaches. **According to the World Economic Forum, healthcare is 'below average' in its adoption and integration of AI compared to other industries.**[2] When it comes to prior authorization specifically, meanwhile, 61 percent of physicians expressed concerns that early use of augmented AI can increase denials.[3]

Agentic AI, however, changes the equation. Instead of supporting individual tasks, agentic systems reason across workflows, make context-aware decisions and act toward defined outcomes. It represents a fundamentally different approach, capable of decisively shifting prior authorization from step-by-step processing to intelligent orchestration across the entire lifecycle.

The momentum behind agentic approaches is accelerating not just because of technology maturity, but because regulatory and operational pressures are forcing structural change. CMS interoperability mandates and real-time prior authorization requirements taking effect in 2026 are compelling health plans to modernize workflows at scale, placing intelligent automation and decision orchestration at the center of compliance and performance. **Agentic AI's transformative impact will be further augmented by health data's exponential growth, currently constituting around 30 percent of the world's data volume.**[4]

Several other forces are acting as accelerants, bringing this new paradigm into view faster than many expect. Regulatory pressure for real-time, transparent prior authorization continues to rise. Meanwhile, constraints and clinician burnout make manual scale-up unsustainable.

[1]Fixing Prior Auth: Nearly 40 Prior Authorizations a Week is Way too Many | AMA
[2]The Future of AI-Enabled Health: Leading the Way | World Economic Forum
[3]2024 AMA Prior Authorization Physician Survey | AMA
[4]Better Together: Building a Global Health Network Economy Through Data Collaboration | World Economic Forum

Agentic AI in Action

Agent-led approaches are already demonstrating tangible impact for leading organizations, delivering a process that is both more efficient and more clinically aligned toward both payers and providers.

Agentic AI Across the Prior Authorization Lifecycle

Intelligent Intake

- Interpret unstructured documentation
- Harmonize fragmented data
- Predict denial risk

Dynamic Clinical Review

- Align with evidence-based guidelines
- Auto-approve simple cases
- Route complex cases with context

Continuous Learning Loop

- Appeals feed model improvement
- Precision improves over time
- Intelligence flows back to intake

Ecosystem Optimization

- Inform care management pathways
- Reinforce payment integrity
- Strengthen payer-provider alignment

At intake, agentic systems can interpret unstructured clinical documentation, automatically structure it and identify missing or conflicting information. Structured summarization and contextual data harmonization transform fragmented notes, diagnostic records and prior history into decision-ready intelligence. Systems can predict denial risk early and guide providers toward cleaner submissions before a request ever reaches a reviewer.

During review, Agentic AI dynamically aligns clinical inputs with payer policies and evidence-based guidelines. Straightforward requests flow through with minimal friction, while complex or ambiguous cases are routed, with full contextual insight, to nurses or medical directors. Human expertise is applied strategically, supported by structured clinical context and peer-aligned guidance, enabling faster, more consistent determinations without diminishing clinical judgment.

Beyond individual determinations, agentic systems strengthen the broader ecosystem. Intelligence generated during documentation and review can inform care management pathways, improve adherence interventions and reinforce payment integrity safeguards in parallel, ensuring that clinical appropriateness, member experience and financial governance are addressed together rather than in isolation.

Most crucially, these systems learn continuously. Every approval, denial and appeal feeds back into the model. Over time, the system becomes more precise, more consistent and more aligned to real-world clinical and operational outcomes. Appeals shift from being a corrective burden to a source of intelligence that improves future decisions.

Partnering to Thrive in an Agentic Future

The net effect of Agentic AI's impact is the evolution of prior authorization into a clinical enabler. Organizations that embed Agentic AI within a thoughtfully designed, human-led operating model are already seeing the ripple effects, with a combination of autonomy, intelligence and clinical oversight sparking a move from reactive utilization control to proactive, collaborative care facilitation.

Successfully operationalizing Agentic AI in prior authorization, however, represents a significant challenge. It requires technological expertise and transformation of operating models, along with deep clinical domain expertise, robust data foundations, regulatory fluency and disciplined change management.

The scale of this challenge and the benefits on offer to those who move quickly are prompting many organizations to seek out strategic partnerships to strike quickly. Beyond platforms or tools, the right partner can bring together Agentic AI, analytics and clinical expertise into unified, outcome-oriented solutions. They can help organizations embrace transformation end-to-end, embed governance and ensure that human and AI roles are clearly defined while scaling innovation responsibly.

The transformation of prior authorization will continue to evolve at pace and it will be agent-led. Those who invest now in intelligent, collaborative models will be best positioned to thrive in healthcare's next era and beyond.

***Explore* how AI-powered, human-led prior authorization can transform outcomes across the care ecosystem.**

About WNS

WNS, part of Capgemini, is an Agentic AI-powered intelligent operations and transformation company. We combine deep domain expertise with talent, technology, and AI to co-create innovative solutions for over 700 clients across various industries. WNS delivers an entire spectrum of solutions, including industry-specific offerings, customer experience services, finance and accounting, human resources, procurement, and research and analytics to re-imagine the digital future of businesses. WNS has 66,085 professionals across 65 delivery centers worldwide, including facilities in Canada, China, Costa Rica, India, Malaysia, the Philippines, Poland, Romania, South Africa, Sri Lanka, Turkey, the United Kingdom, and the United States.

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