



Pareo® AI-Powered Payment Integrity

Innovation Moving at the Speed of Trust

The heightened focus on reducing administrative costs, insourcing audit programs, moving savings upstream, and minimizing provider abrasion means PI leaders have a lot to gain from adopting advanced artificial intelligence solutions. To effectively harness AI solution value, payers need a strong foundation from which to integrate those tools.¹

Pareo® unifies pre- and post-pay payment integrity programs with AI-powered automation, real-time analytics, and enterprise-grade inventory management. It's the industry's only open-ecosystem PI platform that's proven to reduce admin costs, increase savings, and strengthen data and operating models.

AI's Potential to Transform Payment Integrity

Administrative cost constraints in health plans as well as provider abrasion from PI activity have created a need to optimize complex audit reviews and offer insights to share with provider partners on opportunities to refine billing habits and drive accuracy. To answer these challenges, payer executives and industry analysts both see the potential of artificial intelligence to transform health plan operations.



30%

reduction in administrative cost by 2027 because of gen AI²



0.4–1.7%

reduction in medical costs from AI solutions³



5–10%

potential savings in US healthcare spending from wider adoption of AI⁴



1. McKinsey, Rewiring healthcare payers: A guide to digital and AI transformation, 25 March 2025, Florian Niedermann, et. Al.
2. Gartner, Predict 2025: AI Reshapes How U.S. Healthcare Payer CIOs Do Business, 16 January 2025, Faith Adams, et. Al.
3. McKinsey, Rewiring healthcare payers: A guide to digital and AI transformation, 25 March 2025, Florian Niedermann, et. Al.
4. NBER, The Potential Impact of Artificial Intelligence on Health Care Spending, March 2024, Nikhil R. Sahni, et. Al.



But this movement is not without risk.

AI point solutions that live in data silos only serve to perpetuate complexity. And payer executives cite costly integrations (51%) and issues with getting data AI-ready (39%) as top roadblocks to scaling their AI initiatives.⁶ Without an enterprise strategy for incorporating these advanced capabilities, progress may stall and ROI is far from certain.



84% of health insurers currently use AI/ML⁵

5. NAIC, Health Insurance Artificial Intelligence/Machine Learning Survey Results, May 2025, Kris DeFrain, et. Al.
6. Bessemer Venture Partners, The Healthcare AI Adoption Index, 12 April 12 2025, Sofia Guerra, et. Al



Hit rates – and savings – are going to go up significantly using machine learning and gen AI capabilities. We’re going to be able to do more with either less, or with the same staff we have today.

VP Payment Integrity
Regional Health Plan





Pareo enables next-gen AI, integrated into your workflow

Pareo integrates and normalizes all claims and audit data and provides an end-to-end audit workflow trusted by the nation's top payers. As a result, payment integrity leaders can leverage modern AI capabilities all along the PI value chain within Pareo.



Smart Selection Models

surface claims with the highest probability of coding issues and overpayments

AI-driven targeting combines predictive analytics, natural language processing, and advanced pattern recognition to continuously refine selection criteria – learning from each review cycle to improve accuracy without manual rule maintenance.



Agentic AI

automates manual tasks to enhance efficiency

Intelligent filtering streamlines incoming claims that have been flagged for review, and routes them using branching logic.



AI-Enabled Clinical Document Review

improves the speed and accuracy of skilled internal auditors

Proven AI-enabled tools integrated into audit workflows allow payers to leverage AI when and where they need it most. Itemized Bill Review Predict scans and digitizes IBs, analyzes to identify potential areas of error, and highlights them so a qualified reviewer can examine. Agentic AI and natural language processing scan medical records to determine if a billed DRG code is validated by information in the record.



AI-Enabled Insights

integrates conversational AI, enabling natural language queries for instant insights and reporting

Natural language interaction with your payment integrity data democratizes data access, enabling non-technical users to query complex datasets and accelerate decision making. Automates insight discovery and trend identification.



ClarisHealth: Leading with AI. Delivering with Trust.

ClarisHealth brings a unique perspective to AI in payment integrity because Pareo sits at the center of health plan operations. We've seen firsthand which solutions deliver and which overpromise, giving us the credibility to help leaders cut through the noise. Our approach—integrate data and processes first, then build—ensures faster value, stronger insights, and transparency every step of the way.

Just as important, we believe AI must be developed responsibly. We actively support emerging industry standards, like those from CHAI, that establish clear guardrails for safety and accountability. As both a builder and a careful selector of AI solutions, ClarisHealth is committed to helping health plans harness AI with confidence—delivering innovation you can trust.



Our Differentiated Approach: AI with Accountability



Human-first

We support a responsible AI approach focused on risk mitigation while emphasizing the importance of human oversight in high-stakes decision-making.



Transparency

We believe PI leaders should know that a tool uses AI, what type of AI is being used, how it works, and exactly what it is being used for.



Proven value

We focus on practical use cases for AI with proven value. With results integrated into the workflows in Pareo to take advantage of promised efficiency.



Partnership

We bring certified and value-tested solutions into Pareo so health plans can flexibly take advantage of best-in-market technologies when and where they need them most.