

HEALTHCARE PAYER

Claims operations programme for a large US health-benefits company

Claims examiners handle huge volumes of requests across legacy platforms. Wexa built an email-triggered claims-request coworker and designed how a digital claims examiner would work alongside the existing claims engine.

~40M

claims a month in scope

5,000+

claims examiners the coworker supports

In-house

deployment: PHI stays inside the client's cloud

30%

auto-handled share used in the business case

CLIENT

One of the largest US health-benefits companies

REGION

US

WHEN

2025–2026

ENGAGEMENT

Solution build

WEXA COMPONENTS

Email-triggered claims coworker • hosted LLM on the client's cloud • claims-platform integration design

The challenge

- Very high monthly claims volume
- Rework and denials from incomplete or inconsistent data
- Fragmented legacy claims, EDI and mainframe systems

What Wexa built

- ✓ Email-triggered claim-request processor running on a hosted model in the client-approved cloud
- ✓ Design: ingestion coworker for attachments and bills, pre-adjudication assistant, auto-correct and explain, predictive routing
- ✓ Integration design with the existing claims engine, EDI, document management and collaboration tools
- ✓ Knowledge fabric: policy graph, historical claims, feedback loop; immutable audit

How it runs on Wexa

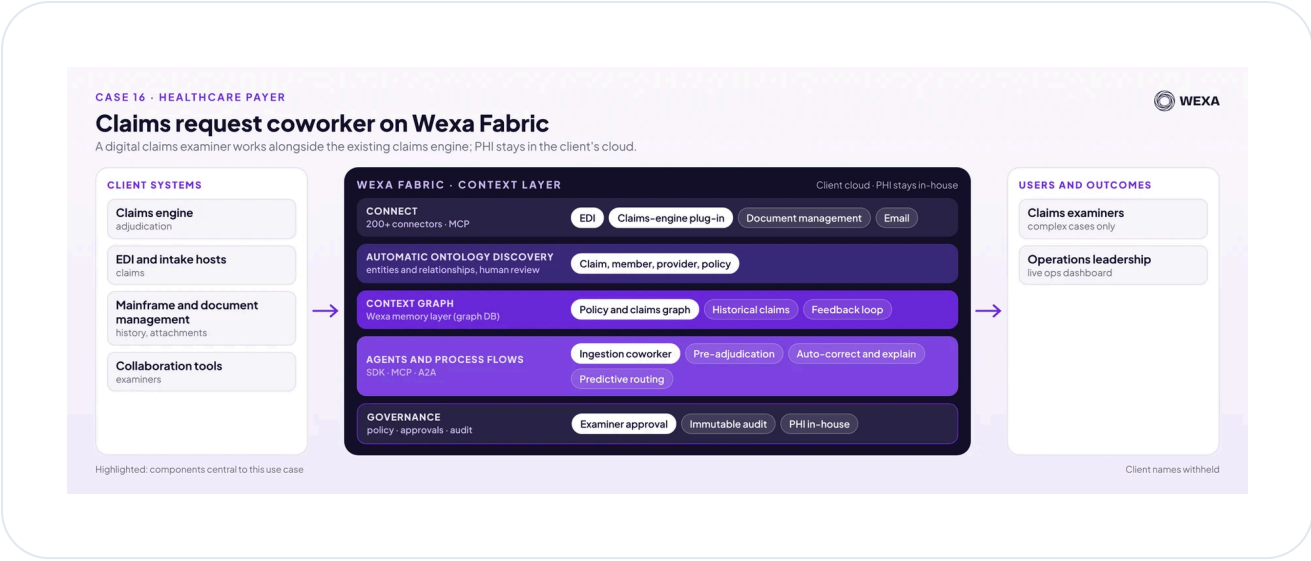


FIGURE How this use case runs on Wexa: client systems connected, ontology discovered, context graph in the Wexa memory layer, agents and process flows, and governance. Highlighted components are central to this use case.

Programme architecture

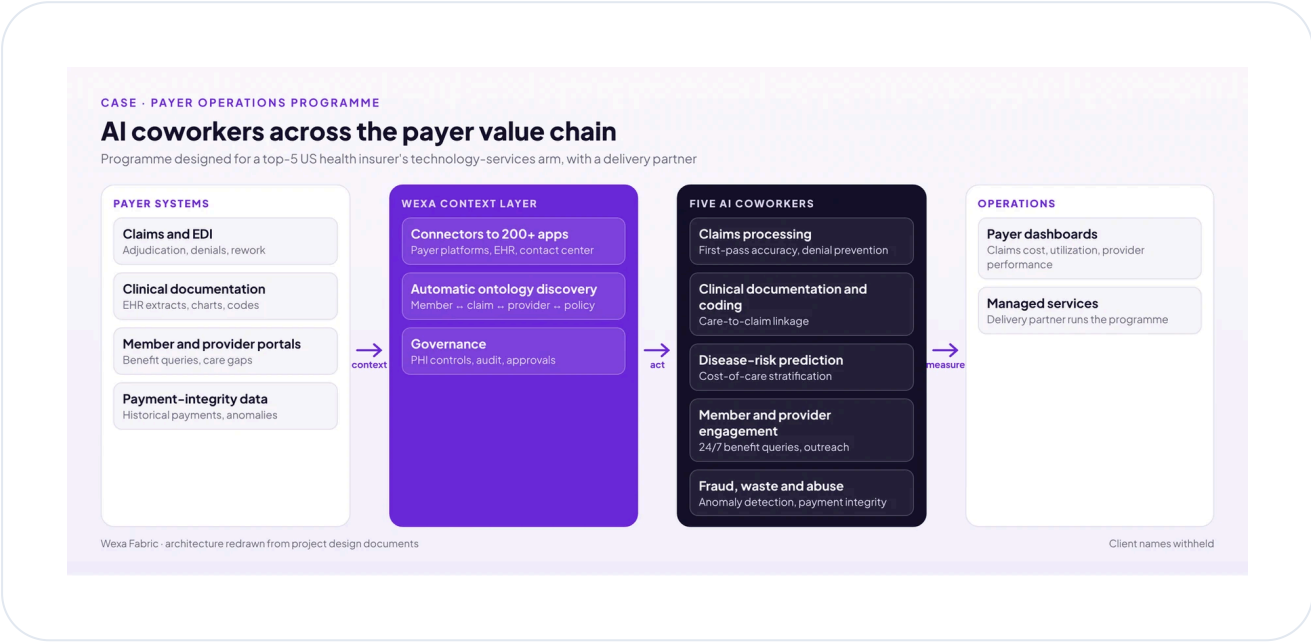


FIGURE Programme of coworkers proposed across claims, clinical documentation, quality engineering and member engagement.

Integration with the claims platform



FIGURE Digital claims examiner working alongside the existing claims engine (redrawn from the project design).

Claims operations layer

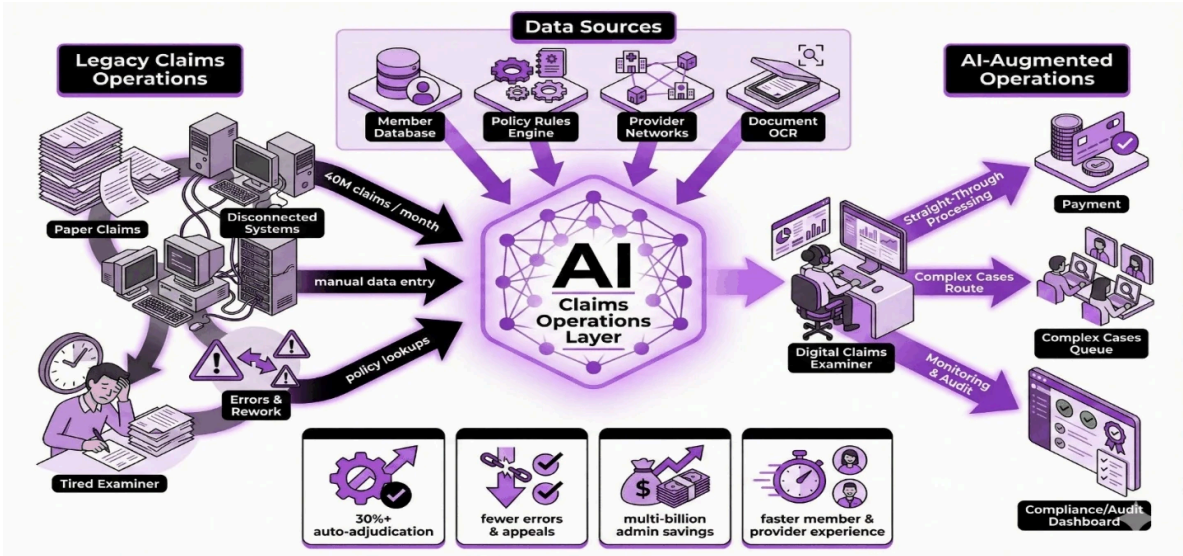


FIGURE AI claims operations layer. Figures on the illustration are design targets.

Results

MEASURE	BEFORE / WITHOUT WEXA	WITH WEXA
Claims examiners for ~40M claims a month	5,000 examiners	3,500 examiners
Annual cost of the process	\$350M	\$245M
Time to implement the AI solution	13.5 months	16 weeks
AI build cost (one-time)	\$3.5M	\$355K

MEASURE	BEFORE / WITHOUT WEXA	WITH WEXA
AI operating cost per year (models, infrastructure, upkeep, platform)	\$5.6M	\$2.7M
Total AI cost in year 1	\$9.1M	\$3M

WITH WEXA

\$102.3M

net annual value to the client after Wexa's
own operating cost

4x

faster to implement

52%

lower AI operating cost

\$6M

less AI spend in year 1

- ✓ Presented at the client's internal technology event (February 2026); discussions continue on a broader scope, including the graph database