NTT DATA

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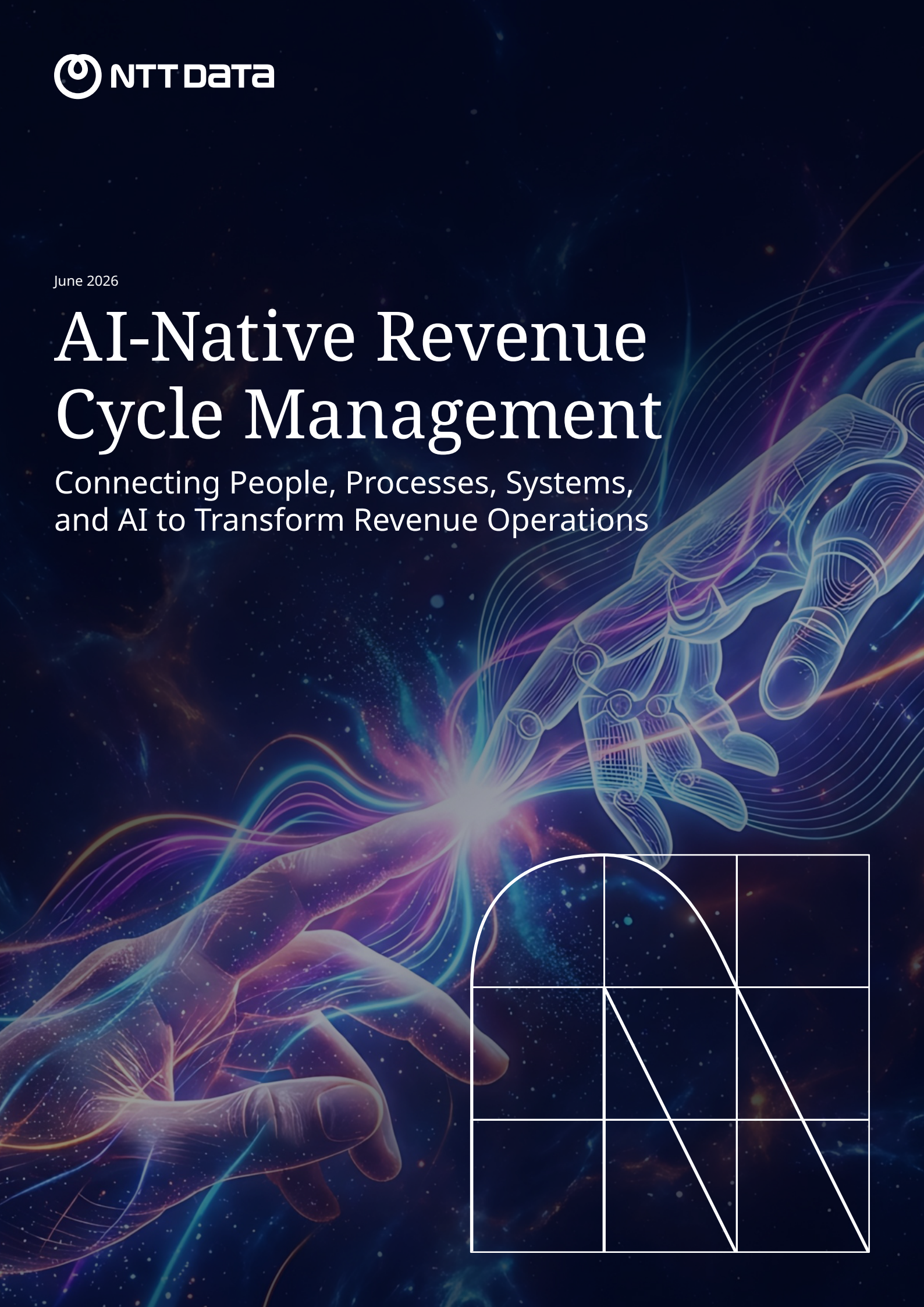
AI-Native Revenue Cycle Management

Connecting People, Processes, Systems, and AI to Transform Revenue Operations



Overview

The next frontier in revenue cycle is not task automation, it is intelligent orchestration across people, systems, data and AI.

Providers are operating under tightening margins, increasingly complex denials, workforce shortages, and growing pressure to improve cash flow while modernizing revenue operations without disrupting the core business.

Despite significant investments in automation, analytics, and AI, many revenue cycle operations continue to struggle to achieve the desired levels of efficiency, visibility, and scalability.

Most provider organizations have already invested in:

- Automation
- Workflow optimization
- Analytics platforms
- Digital front doors
- Point AI solutions

Yet despite these investments, many revenue cycle operations remain constrained by:

- Fragmented systems
- Manual intervention
- Reactive workflows
- Limited interoperability
- High cost-to-collect
- Delayed financial visibility

The challenge is no longer simply process inefficiency. It is the absence of an intelligent operating layer capable of orchestrating work dynamically across people, systems, and AI.

Addressing this challenge requires a new operating model:

Agentic BPaaS

NTT DATA's AI-Native RCM operating model, powered by NeuroStack SaaS, applies intelligent workflow orchestration across the end-to-end revenue cycle, enabling improved financial performance through lower cost-to-collect, accelerated cash realization, increased workforce productivity and a better patient financial experience.

From Traditional BPS to Agentic BPaaS

Historically, Business Process Services (BPS) focused on labor optimization and process standardization.

Over time, the industry evolved toward:

- Digital workflows
- Automation platforms
- Analytics-enabled operations

However, most operating models still depend heavily on human-driven coordination across disconnected systems.

Agentic BPaaS introduces an AI-native operating model for revenue cycle management. Instead of treating AI as a supporting tool, Agentic BPaaS embeds AI agents directly into the operational fabric of the enterprise, enabling autonomous coordination, intelligent decision-making, and continuous optimization across the revenue cycle.

This creates a new operating model where AI agents, human experts, enterprise systems, operational workflows, and enterprise data operate together through a shared intelligence layer.

The Foundation: An Intelligence Layer Above Core Systems

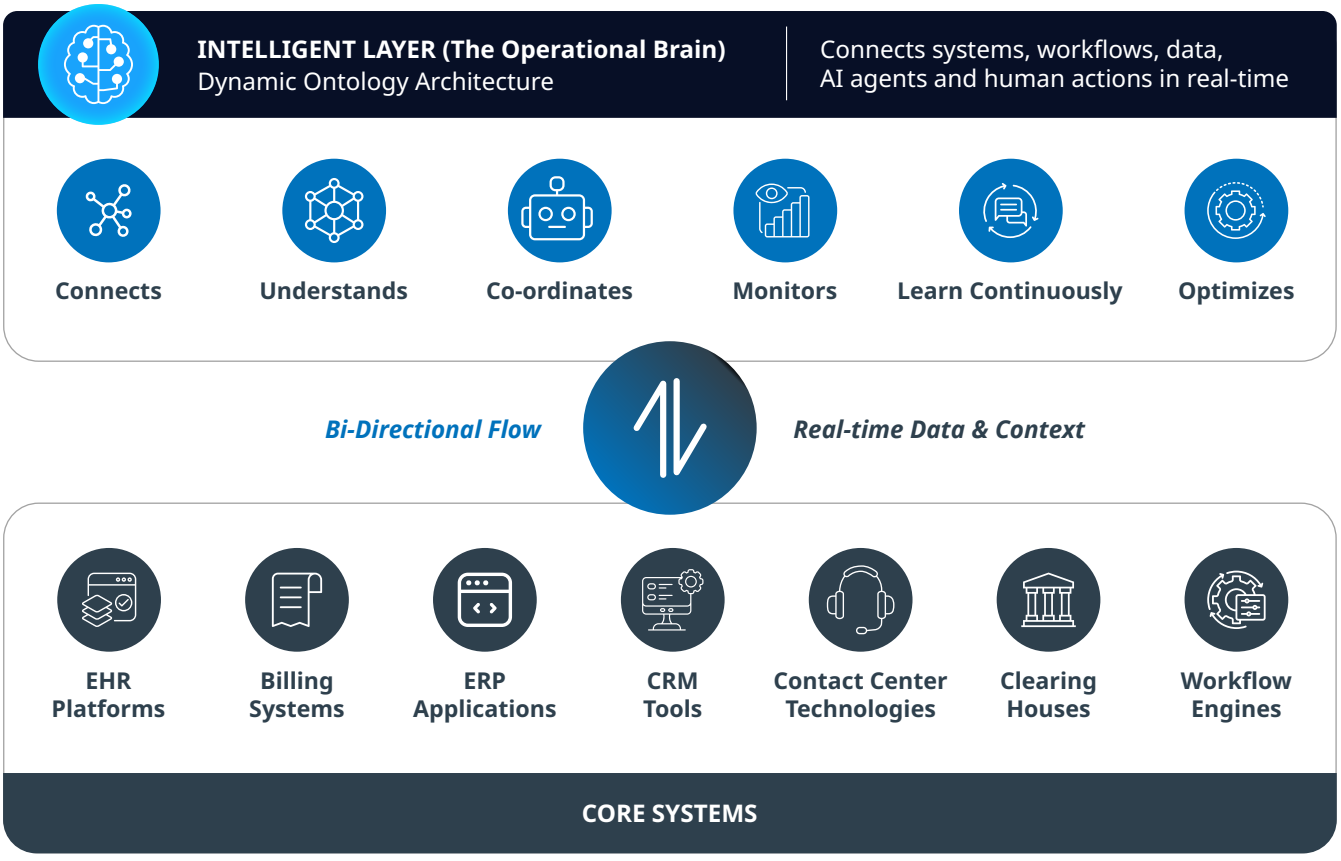
Most healthcare enterprises already have significant investments in:

- EHR platforms
- Billing systems
- ERP applications
- CRM tools
- Contact center technologies
- Clearinghouses
- Workflow engines

Replacing these systems is neither practical nor necessary. The opportunity is to introduce an intelligence layer above them.

NeuroStack provides an intelligence layer, sitting above existing systems of record to orchestrate workflows, insights, AI agents, and human actions in real time. Acting as the operational brain of the enterprise enables intelligent coordination across the revenue cycle.

At the core of this layer is a dynamic ontology architecture that creates a shared understanding of relationships across patients, providers, payers, workflows, systems and operational data



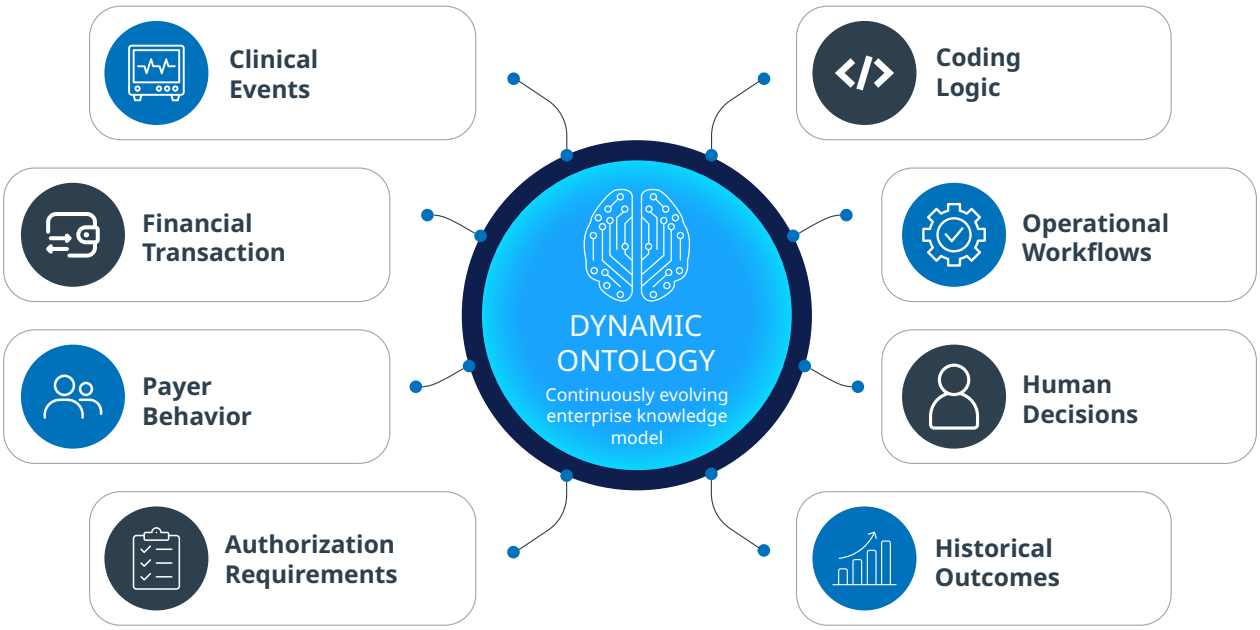
Dynamic Ontology: The Core Enabler of AI-Native Operations

Dynamic ontology enables contextual understanding across the enterprise by continuously interpreting relationships between:

- Clinical events
- Financial transactions
- Payer behavior
- Authorization requirements
- Coding logic
- Operational workflows
- Human decisions
- Historical outcomes

Unlike static workflow engines or traditional automation tools, dynamic ontology enables contextual understanding across the enterprise. This allows AI agents to operate with business awareness rather than isolated task execution.

By understanding relationships between clinical, financial, payer, and operational data, the ontology enables AI agents to coordinate decisions across the entire revenue cycle rather than optimizing individual tasks in isolation.

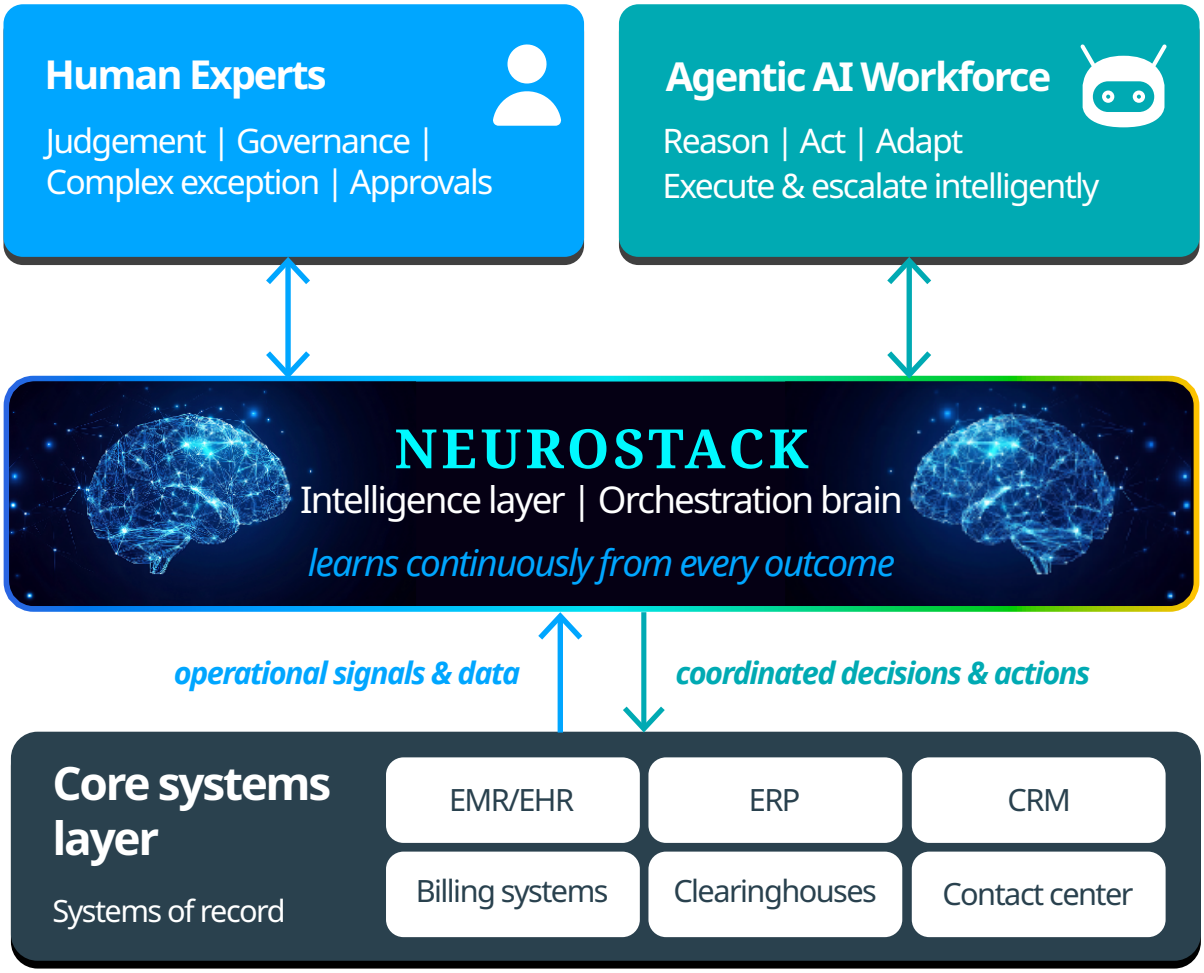


For example, instead of simply routing a denied claim, the intelligence layer can:

- Understand the payer's historical denial behavior
- Analyze clinical documentation gaps
- Predict denial risk and appeal-readiness
- Identify revenue risk exposure
- Recommend the next-best operational action
- Escalate exceptions to human experts when approval, clinical judgment or compliance review is required.

The New Target Operating Model: Humans + AI Agents + Intelligence Layer

The future of RCM is not about human replacement. It is about a coordinated operating model where humans and AI agents work together through an intelligent orchestration layer sitting above core enterprise systems. This is the foundation of Agentic BPaaS.



1. Core Systems Layer

The foundational transactional systems remain in place:

- EHR / EMR platforms: Epic, Cerner, Meditech
- Billing platforms
- ERP systems
- CRM applications
- Contact center platforms
- Clearinghouses and claims connectivity platforms

These systems continue to execute core transactions and maintain enterprise records.

2. Intelligence Layer - NeuroStack

Above the systems sits the ontology-driven intelligence layer.

This layer:

- Connects enterprise-wide operational context
- Coordinates AI agents and workflows
- Monitors operational and financial signals
- Optimizes recommendations in real time
- Supports governance, auditability, and exception management.

This serves as the operational intelligence layer for revenue operations.

3. Agentic AI Workforce Layer

AI agents execute and coordinate work across the revenue cycle.

These agents can autonomously support:

- Prior authorization preparation
- Eligibility verification
- Claims quality assurance
- Coding recommendations
- Denial prevention
- Appeals drafting
- Underpayment analysis
- AR prioritization
- Patient communication support
- Payment variance detection

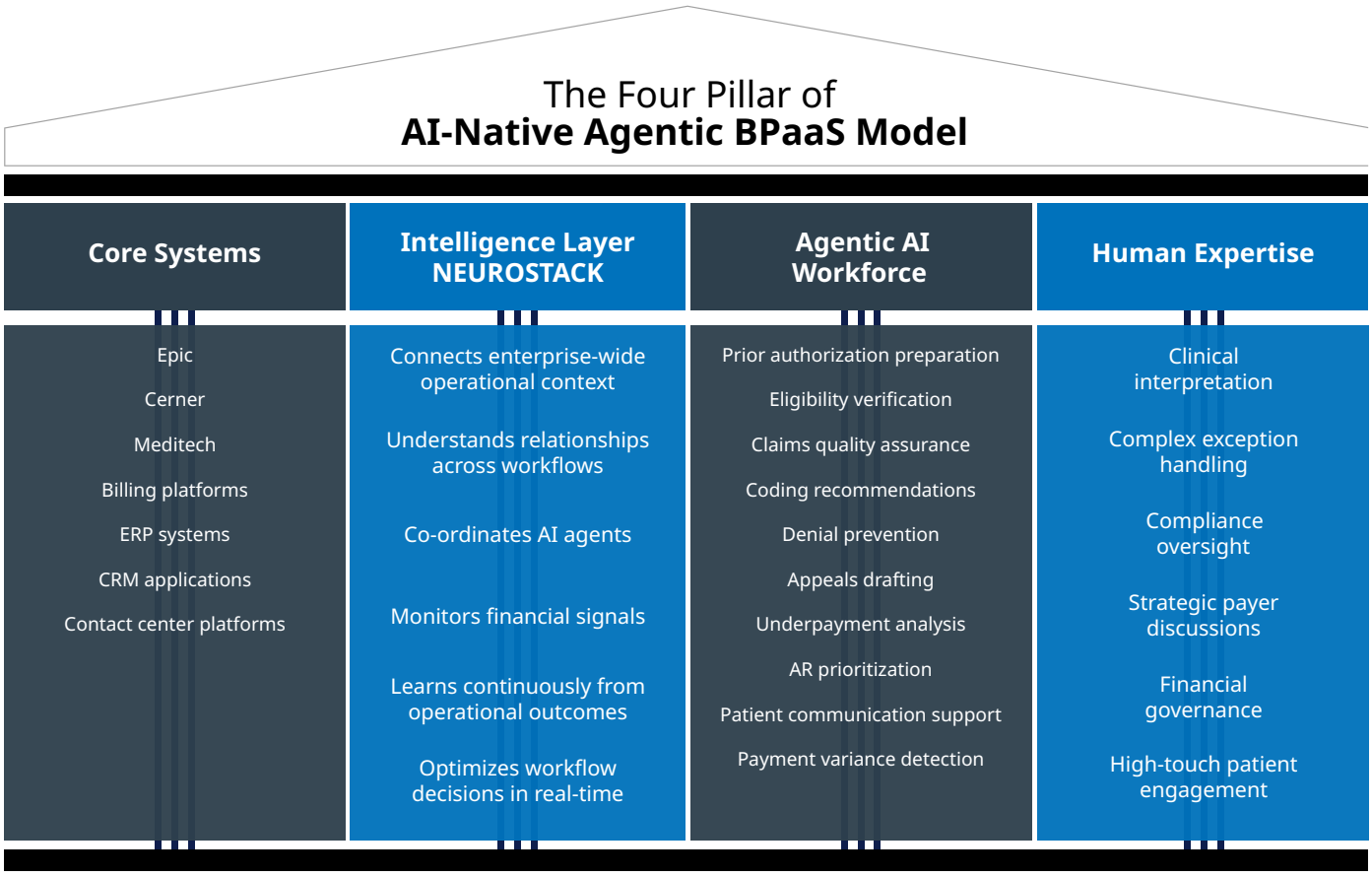
Unlike traditional bots, agentic AI systems can reason, adapt, collaborate, and escalate intelligently when required.

4. Human Expertise Layer

Human teams continue to play a critical role in areas requiring clinical judgment, strategic decision-making, and regulatory oversight, including:

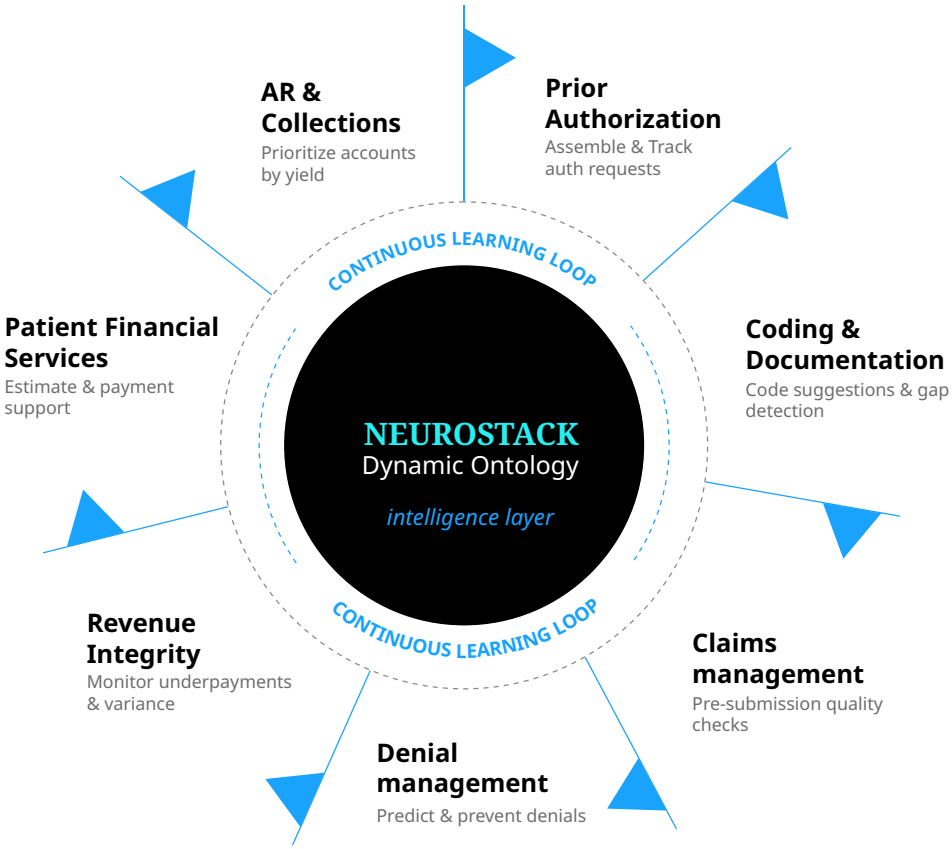
- Clinical interpretation
- Complex exception handling
- Compliance oversight
- Strategic payer engagement
- Financial governance
- High-touch patient engagement

AI-native operations augment human expertise. Human-in-the-loop governance ensures AI-driven execution remains transparent, auditable, and aligned with healthcare regulatory and operational requirements.



AI-Native Value Across the Revenue Cycle

Because every function is co-ordinated through the same intelligence layer, value compounds across the lifecycle rather than being trapped in point solutions.



RCM Function	What the AI Agents Do (the design)	Business Value (the outcome)
Prior Authorization	Agents assemble and submit authorization requests, track status, and flag missing clinical evidence	Faster approvals and reduced administrative effort
Coding & Documentation	Agents recommend codes and surface documentation gaps against payer-specific rules	Improved coding accuracy and compliance
Claims Management	Agents run pre-submission quality checks across payer edits before a claim goes out	Higher first-pass claim acceptance
Denial Management	Agents predict denial risk and recommend corrective action before submission	Earlier identification and prevention of denial risk
Revenue Integrity	Agents continuously monitor underpayments, contract variances, and coding accuracy	Reduced underpayments and revenue leakage
Patient Financial Services	Agents support cost estimates, proactive communication, and payment options	Improved transparency and patient experience
AR & Collections	Agents prioritize accounts by yield and aging and orchestrate timely follow-up	Accelerated cash realization and prioritization

By combining healthcare operations expertise, intelligent workflow orchestration, and AI-native execution, NTT DATA enables coordinated performance improvement across the end-to-end revenue cycle.

What This Means for Healthcare CFOs

AI-Native Agentic BPaaS transforms RCM from a collection of disconnected workflows into an intelligent, continuously optimized financial operating model. The impact extends well beyond automation savings.

High-Value CFO Outcomes

Accelerated Cash Realization

AI agents continuously optimize claims flow, denial prevention, and collections prioritization.

Potential impact:

- 15–30% reduction in Days in AR
- Faster reimbursement cycles
- Improved working capital liquidity

Proactive Denial Prevention

The intelligence layer can predict denial risk before claims submission.

AI agents can:

- Identify missing documentation
- Detect payer-specific denial patterns
- Recommend corrective actions proactively

Potential impact:

- 30–50% reduction in avoidable denials

Reduced Revenue Leakage

Dynamic ontology enables continuous monitoring of:

- Coding accuracy
- Underpayments
- Contract compliance
- Revenue integrity gaps

Potential impact:

- Improved net collection rates
- Better reimbursement optimization
- Reduced write-offs

Lower Cost-to-Collect

Agentic BPaaS enables organizations to scale operations intelligently without proportional labor growth.

Potential impact:

- 20–40% operational efficiency gains
- Reduced rework
- Improved workforce productivity

Predictive Financial Visibility

The intelligence layer provides real-time insights into:

- Revenue risk
- Payer performance
- Cash flow projections
- Denial trends
- Operational bottlenecks

This enables CFOs to move from retrospective reporting towards predictive financial management.

Why Now?

The first wave of digital transformation focused on automating tasks. The next wave will focus on orchestrating decisions, actions, and outcomes across the enterprise.

Healthcare providers that adopt AI-native operating models will be better positioned to improve financial performance, scale operations, and adapt to growing payer and regulatory complexity.

The organizations that lead over the next decade will adopt operating models that combine human expertise, AI agents, dynamic intelligence, and enterprise orchestration through a unified operational framework as their target operating model.

How NTT DATA Can Help

NTT DATA combines:

- Deep healthcare and payer-provider expertise
- Revenue cycle transformation leadership
- AI engineering and orchestration capabilities
- Intelligent experience of operations
- Platform modernization expertise
- Enterprise integration capabilities

This positions NTT DATA to help healthcare organizations move beyond fragmented automation initiatives toward fully AI-native revenue operations powered by Agentic BPaaS.

The future of revenue cycle management will not be defined by the size of operational teams or the number of automation scripts deployed.

It will be defined by how effectively organizations orchestrate people, AI, data, and workflows to accelerate cash flow, reduce cost-to-collect, and improve financial performance at scale.

Visit nttdata.com to learn more.

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