

Smart prior authorization

Smart decisions. Faster care.
Zero friction.



Overview

Prior authorization (PA) is one of the most time-consuming and friction-heavy processes for health plans. It often involves extensive manual review, fragmented data across legacy systems and frequent inconsistent decision-making, leading to delays in care delivery, higher administrative costs and rising member and provider frustration. With the new CMS mandate and growing expectations for speed, transparency and compliance, health plans need a smarter solution.

HCLTech's smart prior authorization, powered by Agentic AI, delivers an intelligent, autonomous and adaptive approach to streamline the entire PA lifecycle—enhancing accuracy, speed and experience for all stakeholders.

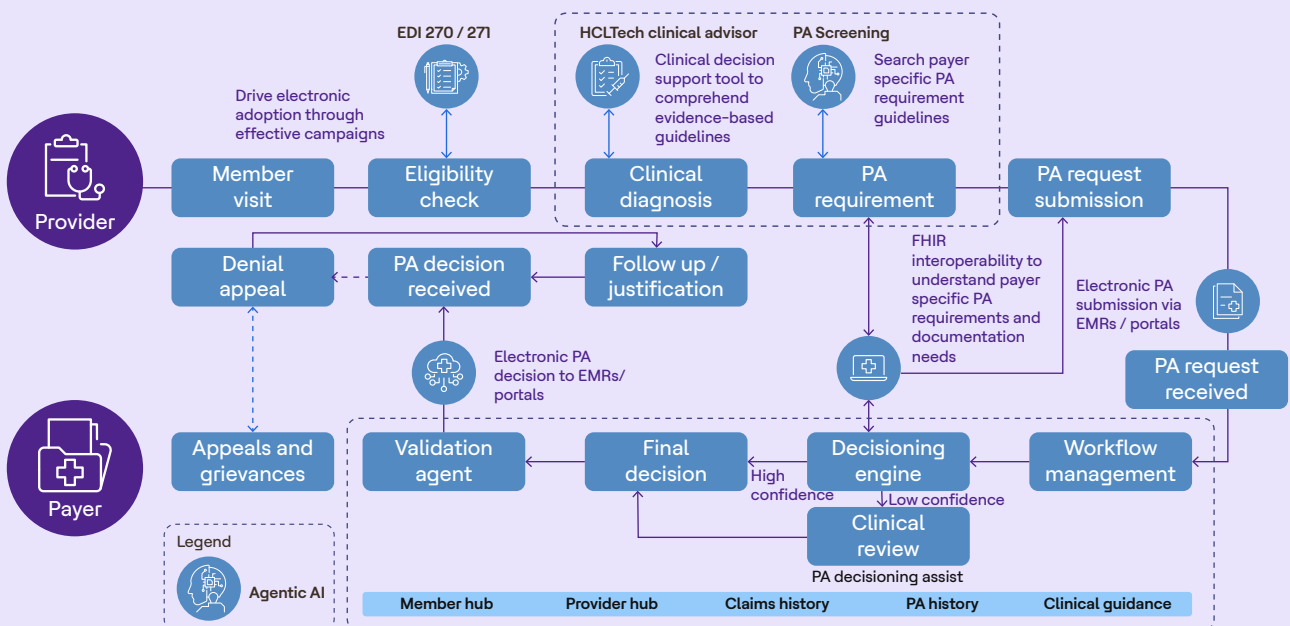
Solution details

The smart PA solution transforms the entire prior authorization journey—from intake to decision—with AI-powered automation and human oversight where needed.

Our solution leverages an Agentic AI framework to streamline and intelligently adjudicate prior authorization requests with minimal manual intervention. By integrating structured validation rules, clinical guidelines and unstructured data extraction from provider-submitted documents, the system enables comprehensive analysis of clinical documents and delivers high-accuracy auto-adjudication decisions in real time. A dynamic scoring engine assesses each request's confidence level based on medical necessity, eligibility, documentation completeness and historical patterns. It automatically approves high confidence PAs and routes low confidence PAs to clinical reviewers for further validation. The solution's intuitive dashboard provides real-time visibility into operational metrics such as total open PAs, auto-adjudication rates, manual review volumes, average decision time and AI confidence scores. This empowers health plans to reduce turn around time, improved clinical accuracy, optimize manual efforts, enhance member and provider satisfaction, while maintaining compliance and audit readiness.

HCLTech's prior authorization automation

Leveraging Agentic AI for prior authorization automation to reduce turn around time to under 2 days



Eligibility validation agent

- PA ID exists
- Member ID exists
- Active eligibility
- Benefit plan covers service
- Service code exist and matches benefit plan
- Duplicate PA requests
- Coordination of benefits

Provider validation agent

- Valid National Provider Identifier (NPI)
- Provider license active
- Provider specialty matches service
- Referral requirement
- Service location validity
- Out of the network provider

Procedure validation agent

- Valid CPT/HCPCS code
- ICD-10 diagnosis code validity
- Medical necessity check
- Experimental/ investigational service
- Quantity/units limit

Documentation validation agent

- Required clinical documentation
- Medical history completeness
- Previous denial reason

AI-based confidence score and fraud detection

- AI confidence score calculation
- Anomaly detection
- Duplicate billing check

Disposition agent

- Auto-approve high confidence PA
- Manual review for low confidence pa
- Auto-deny invalid requests

PA orchestrator agent



Designed to augment—not replace—human judgment, the solution ensures faster, more consistent decisions, improved compliance and an enhanced experience for stakeholders.

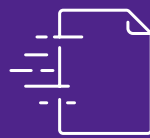


Differentiators

HCLTech's smart prior authorization solution stands apart due to its powerful combination of Agentic AI and a modular, cloud-native architecture. It provides the following unique benefits:



Unlike traditional automation, the solution leverages the power of large language models (LLMs) for advanced reasoning and continuous learning to remain context-aware and adapt to evolving clinical and policy guidelines



Its flexible architecture scalable deployment tailored to each health plan's operating model with seamless integration into claims processing and care management systems



The solution, with built-in governance frameworks, is audit-ready and fully aligned with CMS and NCQA utilization management requirements



Enables flexible intake and analysis of data in any format, including PDFs, call-center transcripts, FHIR and HL7v2



Delivers explainable, traceable decisions with a human-in-the-loop to ensure oversight and accountability



Reduces the specialists' time spent on prior authorization reviews and decisions by 50%

Partnership



HCLTech | Supercharging Progress™

HCLTech is a global technology company, home to more than 223,000 people across 60 countries, delivering industry-leading capabilities centered around digital, engineering, cloud and AI, powered by a broad portfolio of technology services and products. We work with clients across all major verticals, providing industry solutions for Financial Services, Manufacturing, Life Sciences and Healthcare, Technology and Services, Telecom and Media, Retail and CPG, and Public Services. Consolidated revenues as of 12 months ending March 2025 totaled \$13.8 billion. To learn how we can supercharge progress for you, visit hcltech.com.

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