

AI in Healthcare with The Alliance

September 10, 2026



Who is the Alliance

The Alliance serves as the bridge between providers and employers, offering employers more access to care and giving providers a better understanding of employer's unique needs.

How We Help Lawmakers

We provide clear data and insights to drive healthcare policy that benefits your constituents.

Representing **500+** employers and **132,000 lives**, The Alliance members spent **\$1 billion in healthcare in 2025** and saved **\$541M—41%**.

Our Network

Covers **91%** of Wisconsin and is expanding across the Midwest.

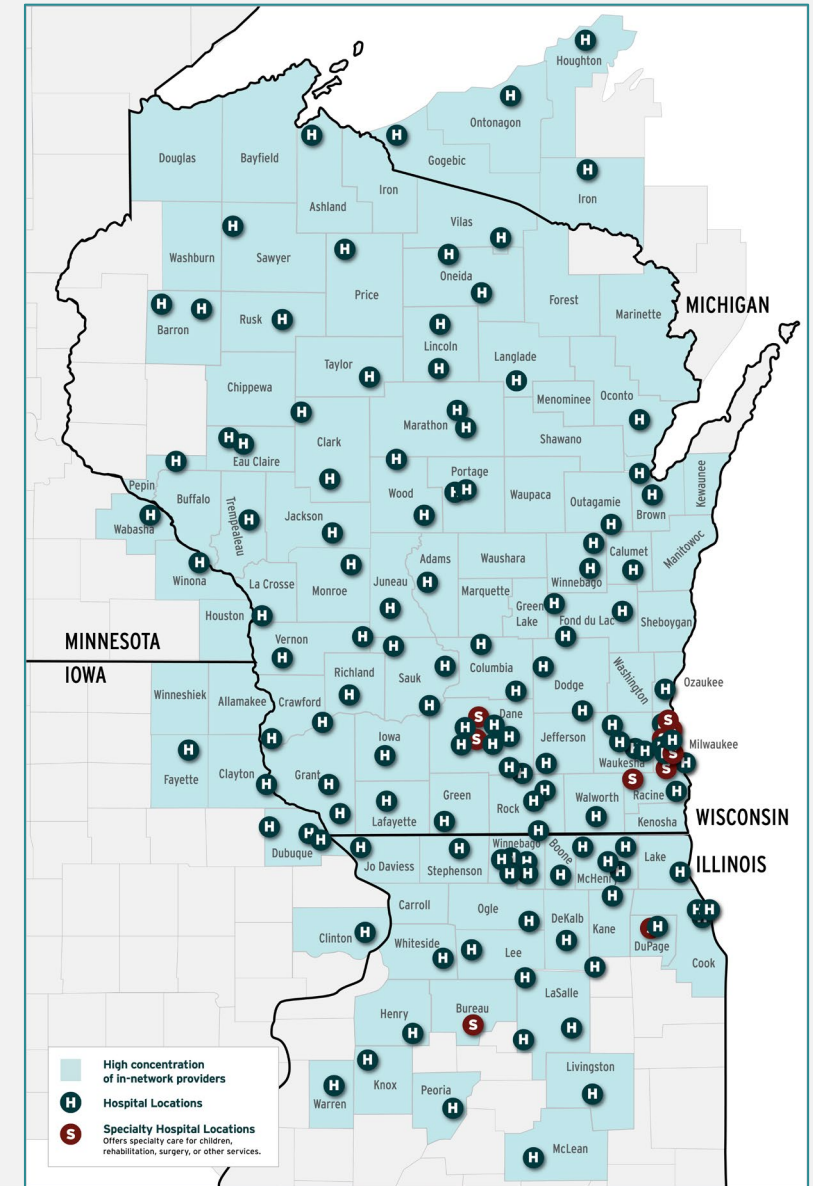
34,500+
Doctors &
Other Practitioners



175+
Hospitals



10,500+
Clinic Sites



Why We're Different

The Alliance isn't an insurance company or a payor.

We contract directly with providers and connect them with local employers to purchase healthcare services.

Self-Funding: Unlock Value and Uncover Savings

What is Self-Funding?

With self-funding, instead of paying a premium, employers pay their employees' healthcare claims directly, taking on both the risks and rewards.

Why Choose Self-Funding?

Self-funding can be a cost-effective alternative to the traditional fully-insured approach. When you self-fund with The Alliance, we help you develop custom provider networks that optimize quality and savings.

Fully Insured	VS	Self-Funding
• High premium • No employer claims coverage responsibility • Limited control & customization of benefits plan • Fixed savings • No access to claims data		• No premium • All claims are employer's responsibility • Greater control & customization of benefits plan • Larger savings • Access to claims data

Where We Fit Into Healthcare Payment Delivery

The Alliance Ecosystem: How the Partners Connect



Every relationship runs through one contracted network — no insurance carrier in the middle.



Broker / Consultant

Benefit plan structure consultation and network design



Employer

Advanced analytics



Third-Party Administrator

Claims and eligibility exchanges



Patients / Employees

Provider directory searches



Providers & Network

Provider contracts, provider claims

Tools For Data

The Burden of High Prices on Employees and Families



Increasingly Self-Funded Employers need to use their data to drive strategy to help lower costs.

Actionable Data Analytics

- Place of service opportunities
- Cost variances between providers
- Condition prevalence
- Risk of population and individuals
- Effective care coordination
- High-Value Healthcare
 - Direct Primary Care and Shared-Site Clinics



Self-Funded Employers have significant access to their underlying data and associated analytics to help guide healthcare strategy.

The Intersection of HIPAA, Data, and AI

The Need for Greater AI Transparency



Problem

- HIPAA provides a framework for protecting and sharing healthcare data, but technology is changing faster than the guidance
- AI tools make healthcare data easier to analyze but employers need more clarity on how data is accessed, used, and retained.
- Employers are evaluating complex tools without a common, transparent, auditable view of how the tools use healthcare data



Solution

- A practical disclosure framework could provide greater transparency, accountability and confidence, without slowing innovation

Next Steps: Require Transparency and Disclosure

Tools and models may use data and produce results in an unpredictable way

Disclose AI Use

- Require disclosure when AI materially accesses, uses, stores or retains HIPAA-governed data.
- Require disclosure when AI models influence healthcare-related recommendations.
- Give employers the ability to audit those uses.



Scale to the Use Case

- Require transparency when outputs are unpredictable.
- Disclosure requirements should be proportional to the stakes. (Apply more scrutiny to tools influencing coverage or care decisions than predicting healthcare utilization.)



Require Human Accountability

- In higher-stakes cases, require an accountable human.
- A person should own decisions that deny, delay, or redirect care.

Thank You

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The Alliance 
Self-Funding Smart[®]