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CASCADE AI SUMMIT 2026
JULY 28, 2026 · BELLEVUE, WA

AI and Healthcare Transformation

Three leaders at the intersection of healthcare, benefits, and HR explored why the employee healthcare experience is broken, how AI can help navigate a system with misaligned incentives, and what employers should be doing now as employees increasingly turn to consumer AI for medical guidance.

SPEAKERS



Agnes Quiggle
Partner,
Health & Benefits
Transformation, Mercer



Dylan Landers-Nelson
Director,
Business Group
on Health



Stacy Kruger
VP Total Rewards,
Smurfit Westrock



Ana-Maria Constantin
(Moderator)
CEO & Co-Founder,
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KEY TAKEAWAYS

1. Healthcare Costs Are Surging With No End in Sight

Double-digit healthcare cost increases are hitting employers year over year, with cancer emerging as a top cost driver and mental health rising as workforce stress intensifies. These cost pressures are now so severe that some employers are cutting 401(k) contributions to fund health plan obligations.



"Rising healthcare costs, double-digit percentage increases year over year, either currently happening or projected to happen for a number of years going forward. And no clear end in sight." **Dylan Landers-Nelson**

2. Employees Are Already Using Consumer AI for Healthcare – Employers Are at an Inflection Point

Employees are increasingly turning to consumer AI tools like ChatGPT and Claude for healthcare navigation, from minor injuries to complex diagnoses. Employers face a tension between ensuring quality-assured guidance and the reality that employees will use readily available AI regardless of employer recommendations. The panel agreed that purpose-built, employer-controlled AI offers a path forward.



"Employees are going to do it anyway. So then you're in a rock and a hard place because how can you harness this incredible knowledge while also making sure that you are following compliance guidelines and doing the best for your employees." Agnes Quiggle

3. GLP-1 Drugs Are Forcing Difficult Coverage Decisions

The high cost of GLP-1 medications has become a defining challenge for employer health plans. More than half of Business Group on Health employer members are now either dropping or considering dropping GLP-1 coverage for weight management. Yet panelists cautioned that carving out coverage creates downstream health consequences that ultimately feed back into overall costs.



"More than half of enterprises are now either not providing coverage for GLP-1s for weight loss or weight management or are considering dropping coverage." Dylan Landers-Nelson

4. The "Single Front Door" – Redesigning the Employee Experience, Not Adding More Tools

With every point solution vendor now embedding AI, the proliferation of tools creates noise on top of noise for employees. The panel converged on the need for a single, unified entry point with specialized agents working behind the scenes. Critically, framing matters: calling the AI implementation an "experience" rather than a "tool" was a deliberate messaging decision that drove higher engagement and adoption.



"AI is primarily about employee experience. And the way you do that most effectively is by getting a single front door for employees to access that experience. There might be different agents underneath that front door, but it needs to be a single front door." Stacy Kruger

5. HR Must Own the AI Transformation – But Most Haven't Started

Only one-third of HR leaders say they are part of their organization's AI journey, with roughly half waiting for vendors to bring them information. The panel emphasized that HR leaders need to proactively build relationships with IT and the C-suite, develop enough technical fluency to be credible in those conversations, and treat AI literacy as essential to their continued relevance.



"Think of AI as being existential to your continued employment. If you want to be able to hang with IT, you need to be able to speak some of that language."
Dylan Landers-Nelson

6. Population Health and Data-Driven Strategies Can Bend the Cost Curve – But Privacy Must Be Addressed

Rather than relying solely on traditional levers like raising deductibles, panelists advocated a population health framework focused on preventing medium-risk employees from becoming high-risk. The panel also explored a future vision of employers applying AI to claims data, EHR records, and wearable data for proactive health management – while acknowledging that most Americans do not realize their employer owns their claims data under self-insured plans, making privacy a critical concern.



"How do you really think about those medium-risk people not moving to your high-risk bucket, and then your high-risk folks making sure they're getting the right treatments at the right places?" Agnes Quiggle