

# Brillio's AI-Powered Agent Suite for the Big Beautiful Bill

The New Reality for U.S. Health Plans



**brillio**

The “Big Beautiful Bill” (OBBA) introduces sweeping healthcare reform in the U.S., transforming the Medicaid and ACA landscape through mandates on eligibility, work requirements, cost-sharing, and provider taxation. These changes are not cosmetic – they fundamentally alter how coverage is administered, monitored, and retained.

Plans must now comply with rapid redetermination cycles, enforce 80-hour monthly work mandates, manage new \$35 copays for 100-138% FPL members, and coordinate coverage transitions with narrower eligibility windows and delayed access for immigrant populations.

For health plans, OBBA isn't just a regulatory hurdle – it's a full-scale operational stress test. The combined pressure of increased member churn, heightened documentation requirements, and legacy system limitations leaves many organizations struggling to respond at scale.

## The Operational and Policy Challenge

OBBA puts every part of the healthcare ecosystem under strain. Eligibility logic must be updated frequently. Contact centers are inundated with inquiries, redetermination appeals, and subsidy confusion.

Millions of members risk losing coverage, not because they're ineligible, but because systems and workflows aren't built to keep up.

**Eligibility Volatility:** Frequent redeterminations and new work requirements drive high member turnover and coverage gaps.

**Member Confusion:** Policy changes outpace communication, causing spikes in inquiries and dissatisfaction.

**Operational Overload:** Manual redetermination tracking and SEP management overwhelm staff.

**Data Fragmentation:** Disconnected systems and eligibility engines prevent coordinated, timely outreach.

## A New Mandate: Intelligent, Modular Automation

To succeed in the OBBA era, health plans must go beyond retrofitting existing workflows. They need purpose-built solutions that are fast, modular, and policy-aware. Brillio's intelligent agent suite helps health plans do just that – enabling proactive engagement, automating compliance-heavy processes, and guiding members seamlessly across transitions.

## Brillio's Intelligent Agent Suit

**Modular. Data-Driven. OBBA-Ready.**

Brillio's intelligent agents target the core disruptions introduced by OBBA – eligibility churn, redetermination failure, and plan transition gaps. Designed for interoperability across Medicaid, ACA, and Commercial lines, these agents use real-time data, AI guidance, and behavioral insights to transform outdated processes into intelligent, member-first journeys.

# Knowledge Agent

## Policy-Aware, Real-Time Member Support

Brillio's Knowledge Agent acts as the unified knowledge layer across self-service platforms and agent-assisted channels. It answers routine inquiries, guides members through OBBA workflows, and dynamically supports contact center reps with real-time prompts, policy references, and summary scripting.

The solution integrates knowledge from CMS portals, CRMs, and internal KBs - allowing plans to centralize updates and respond consistently across channels. Its multilingual interface supports a diverse member base, while its modular design allows seamless updates to accommodate changing rules without re-coding.

When escalations occur, the Agent transitions conversations intelligently, ensuring agents are equipped with member history, recommended responses, and coverage context.

### Why it matters?

With OBBA driving a surge in redetermination-related confusion, the Knowledge Agent allows plans to scale without increasing staffing - reducing friction, improving compliance, and keeping members informed at every step.

### Outcomes delivered:

- Plans see higher first-call resolution rates and significantly lower average handle times.
- Compliance errors are reduced due to consistent, policy-aligned scripting, while member satisfaction and retention improve thanks to faster, clearer support experiences.

# Redetermination Agent

## Automated Outreach, Personalized Retention

The Redetermination Agent is a GenAI-powered assistant designed to streamline one of OBBA's most complex requirements: biannual Medicaid renewal. It continuously monitors eligibility timelines, identifies at-risk members, and sends proactive nudges via SMS, email, or IVR.

It also guides members step-by-step through submission of forms, documentation, and state-specific requirements, helping them avoid disqualification or delays.

The agent connects with CRMs, document processing engines, and eligibility systems to eliminate manual backlogs and ensure that outreach is timely, compliant, and personalized.

Insights from member behavior, past outcomes, and demographics are used to tailor messaging, increase engagement, and close retention gaps before they widen.

### Why it matters?

Millions of members risk falling through the cracks during renewal due to low engagement, system delays, or document errors. Brillio's agent minimizes this risk by creating a scalable, intelligent workflow that meets members where they are - with the information and support they need to stay covered.

### Outcomes delivered

- Plans achieve higher redetermination completion rates and prevent member drop-off caused by missed renewals.
- Churn is reduced as at-risk members are re-engaged before deadlines.

- Call volume decreases significantly due to automated guidance and fewer appeals, and overall retention is boosted through tailored outreach.

## Eligibility Switch Navigator

### Smart Plan Matching for Disqualified Members

When members lose Medicaid eligibility, the transition to ACA or Commercial plans is often slow, confusing, or missed entirely. Brillio's Eligibility Switch Navigator changes that. It detects eligibility loss in real time, calculates subsidy options, and recommends best-fit plans based on provider continuity, household risk, and member preferences.

The Navigator streamlines transitions with assisted enrollment paths, SEP deadline reminders, and automated support for subsidy estimation and application.

It also supports interoperable data exchange with third-party plan platforms, ensuring smooth handoffs across programs.

### Why it matters?

Disenrolled members who don't transition quickly are likely to delay care, incur higher costs, or drop out of the system entirely. With over 35% missing SEP deadlines today, Brillio's agent plays a critical role in preserving coverage and member lifetime value.

### Outcomes delivered

- Members are more likely to complete plan transitions within the SEP window, preserving continuity of care and reducing churn.

- Plans retain more long-term value from at-risk members, while subsidy confusion is minimized through real-time guidance and personalized plan matching.

### Lead with Intelligence in the OBBA Era

OBBA is not a short-term challenge - it's the new operating environment. Brillio equips healthcare organizations with the AI-powered tools to meet this moment and scale beyond it.

From redetermination to plan navigation, our intelligent agents automate complexity, reduce member risk, and protect operational continuity.

Future-proof your systems. Keep members covered. Lead through change. Partner with Brillio to build smarter, policy-aligned healthcare experiences - today and tomorrow.





## ABOUT BRILLIO

**Brillio is a digital technology services company that drives AI-first engineering and design-led experiences for global enterprises.** Born digital in 2014, its consulting-led services span Customer Experience, Data & AI, Product Engineering, and Digital Infrastructure. With an industry-leading NPS of 71, Brillio accelerates time to market through its proprietary BrillioOne.ai platform, powered by AI-ready talent with deep domain expertise.

Brillio is the official Digital Transformation Partner and the official Data and AI Services Provider of Atlassian Williams Racing. Brillio partners with leading technology providers including Microsoft, AWS, Google Cloud, Salesforce, Adobe, Databricks, and Snowflake and operates with 6,000+ “Brillians” across 15 global delivery centers. Consistently recognized as a Great Place to Work® since 2021, Brillio blends innovation, talent, and purpose to deliver measurable outcomes for clients and fulfilling careers for employees.



<https://www.brillio.com/>

Contact Us: [info@brillio.com](mailto:info@brillio.com)