HOW EMPLOYERS ARE SHAPING THE FUTURE OF AI IN BENEFITS

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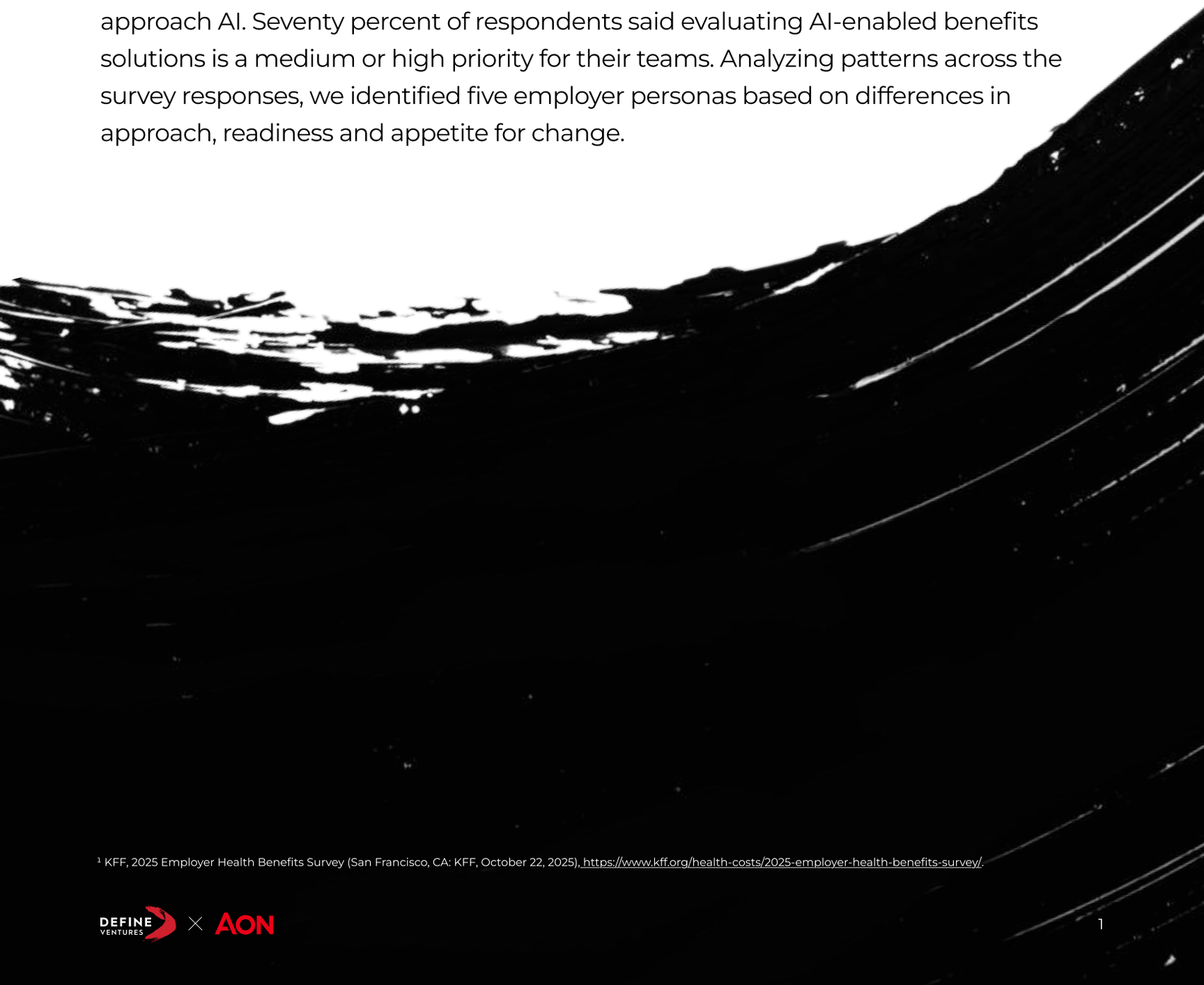
DEFINE VENTURES × AON

OVERVIEW

One hundred and fifty-four million[1] Americans get health coverage through their employer. That makes employers the largest funder of healthcare in the United States, and a critical buyer for AI startups. As entrepreneurs build AI products that change how employees find, use, and pay for care, HR and benefits leaders are deciding which of those products will best serve their employees and how to deploy them.

In partnership with Aon, Define Ventures surveyed sixty-seven HR and benefits decision-makers across 13 industries, ranging from mid-market (between 500 and 5,000 employees) to mega (more than 25,000 employees), to understand how they approach AI. Seventy percent of respondents said evaluating AI-enabled benefits solutions is a medium or high priority for their teams. Analyzing patterns across the survey responses, we identified five employer personas based on differences in approach, readiness and appetite for change.



[1] KFF, 2025 Employer Health Benefits Survey (San Francisco, CA: KFF, October 22, 2025), https://www.kff.org/health-costs/2025-employer-health-benefits-survey/.

AI ADOPTION PERSONAS

01//

Leaders

Currently have live deployments with executive priority, and the organizational capacity to change workflows. Focused on ease of integration, but willing to take 12–24 months for ROI.

02//

Explorers

Employers who have decided AI is at least a medium priority for the benefits agenda and are actively evaluating options, but haven't yet signed. Key concerns tend to be around privacy.

03//

Pragmatic Operators

Often running pilots without top-level priority; buyers who are curious and exploring, but may have less organizational buy-in

04//

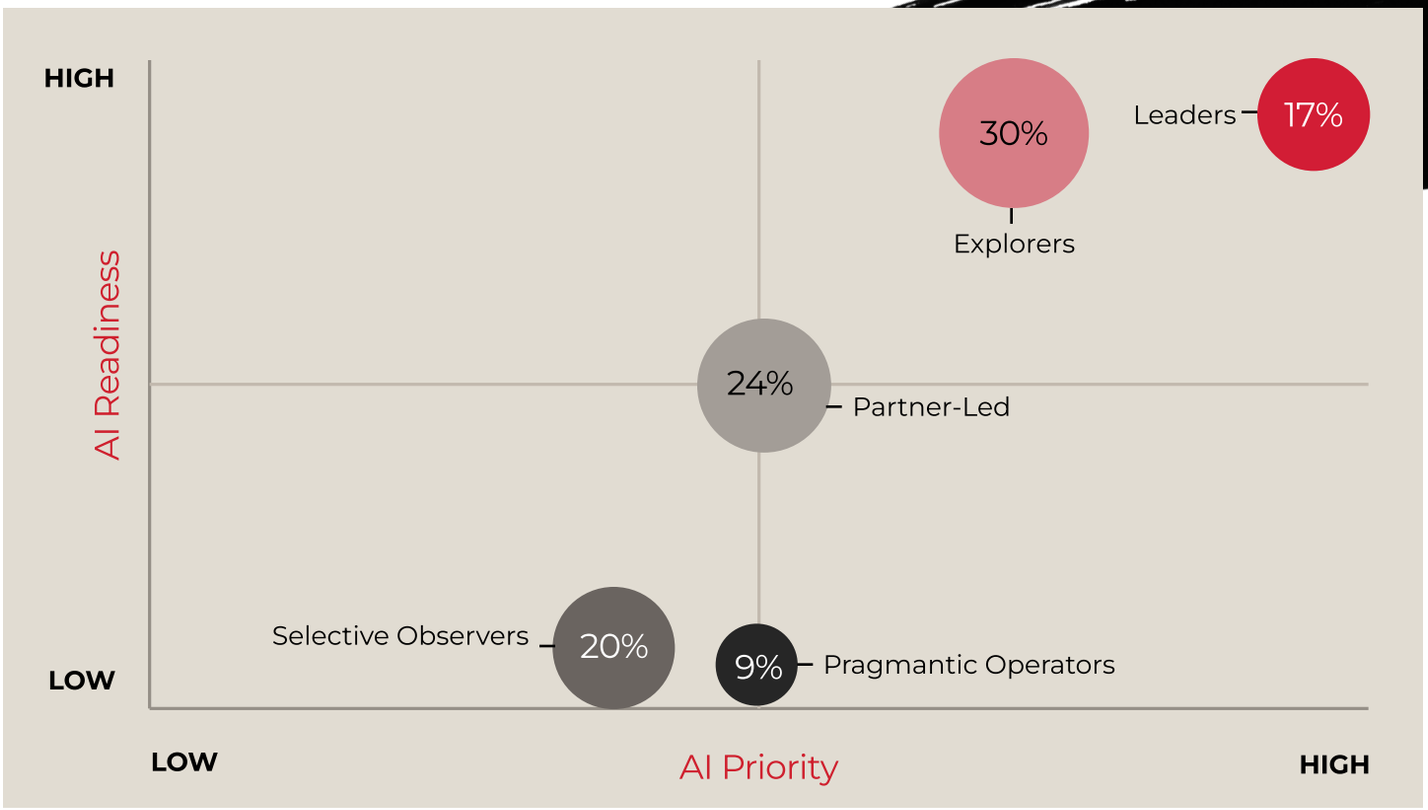
Partner-Led

Predominantly relying on existing vendors to deliver AI, rather than buying it distinctly from a vendor. More likely to be skeptical of vendor claims, e.g. ("AI washing") and demanding of near-term ROI.

05//

Selective Observers

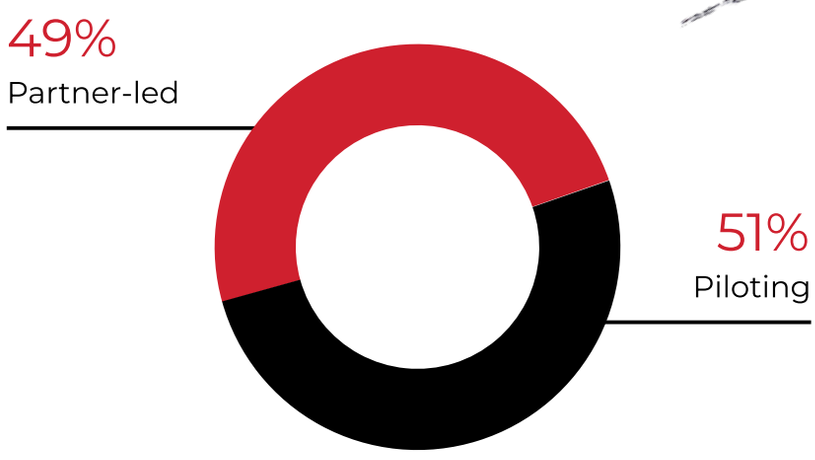
No near-term AI plans, but believe in employee experience use cases, yet concerned about cost and ROI.



HOW EMPLOYERS ARE USING AI TODAY

Employers are nearly split on their use of AI in benefits today. Just over half are piloting, implementing, or running their AI strategy with partners. The rest are either evaluating the market and deciding the right time to start for their employees, or have no active plans.

Using AI in their Benefits Strategy



Not Yet Using AI in their Benefits Strategy



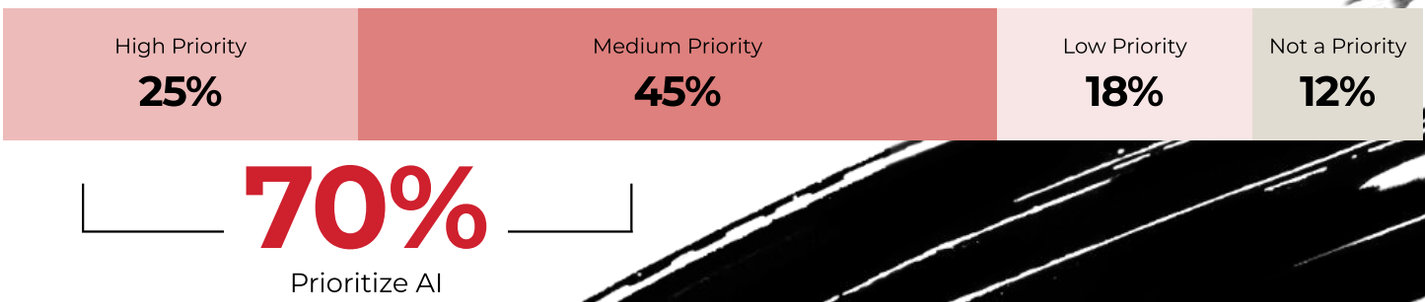
Those employers who are using AI in their benefits strategy, according to our survey, are using it where benefits teams experience the most day-to-day friction – operational efficiency, like employee communications and self-service, open enrollment recommendations, workforce and plan analytics, and HR workflow support. Not only do these use cases see the strongest near-term potential to improve how benefits are managed and experienced, but they also reflect processes with defined sources of truth and data-driven answers, rather than those requiring tailored or nuanced responses for each employee.

EMPLOYERS IN EVALUATION MODE, WITH AN APPETITE FOR CHANGE

Seventy percent of respondents said evaluating AI-enabled benefits solutions is a medium or high priority. While 25 percent expect to act soon, the largest group, 45 percent, considers it a medium priority and is still exploring but not yet committed. This sizable middle reflects where many benefits leaders find themselves today: interested in AI, but still evaluating where it can create value and what will be required to move forward.

Overall, our survey found that seventy-eight percent of employers report moderate-to-high change-management capacity for AI initiatives, suggesting that once the business case is clear, many benefits organizations will be able to absorb new workflows. The challenge is less willingness to change, and more strategic prioritization, evidence, and implementation planning.

Employers are considering which use cases to prioritize, how to define success and what evidence they need before moving from interest to action. This is one of the highest leverage areas for benefits leaders to work with knowledgeable advisors like Aon and, knowing these things are still being decided, for AI founders to spend time working to deeply understand their buyers' needs.



70%

Prioritize AI

WHAT THIS SURVEY TELLS US

Employers are in evaluation mode. They are deciding which use cases are worth advancing and what evidence they need from a vendor before they commit. Some will test or adopt AI through existing vendor roadmaps, governance reviews and procurement processes rather than through standalone pilots.

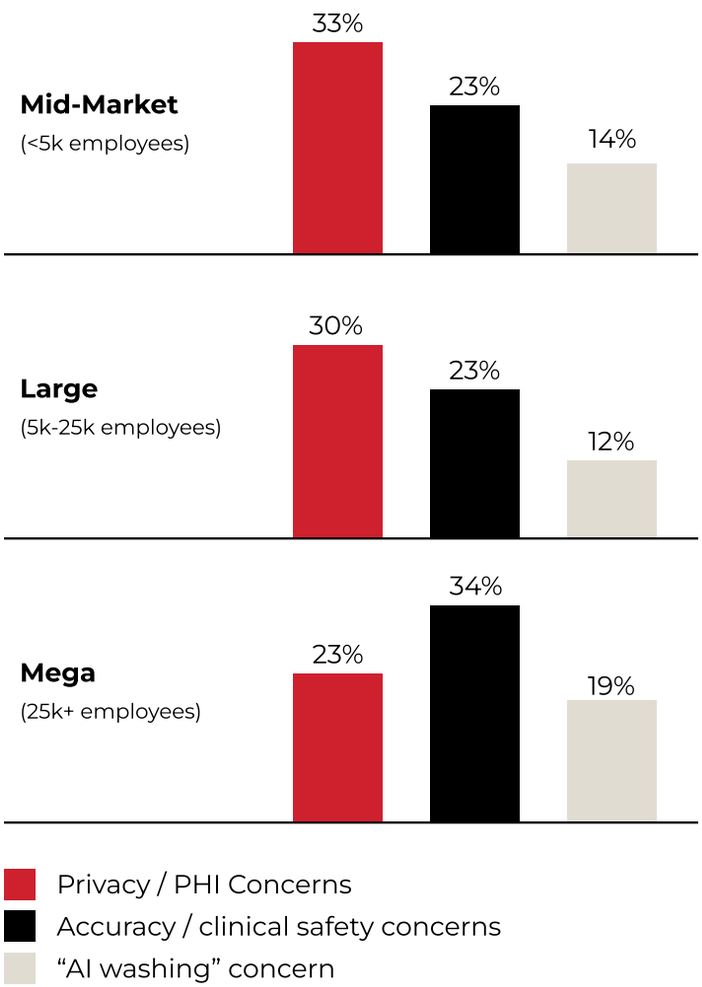
WHAT IT MEANS FOR FOUNDERS

Build for the employer evaluation process. Buyers who are actively exploring need a defined use case, governance documentation, implementation requirements, measurable success criteria and a business case they can socialize internally. Meet them where decisions actually happen: governance forums, RFPs, vendor reviews and benefits strategy planning.

HOW CONCERNS SHIFT WITH ORGANIZATIONAL SIZE

When it comes to implementing AI, employers shared three major concerns: privacy, accuracy, and "AI washing," or the practice of vendors overstating how much AI is actually in a product, often by labeling basic automation or rules-based logic as AI. All three concerns are valid. What changes with scale, according to our survey, is which one is most top of mind for employers who want to protect their employees.

Mid-market employers were more concerned with privacy, while mega employers were more concerned with accuracy. At smaller employers, where employees are more likely to know each other intimately, the risk of a data breach can be quite impactful, whereas at larger employers the cascading effects of incorrect information can cause widespread challenges for benefits teams.



The best partnerships start with AI companies asking what a given employer counts as value and how soon they need to see it, then building the deployment around that answer. In our survey we found employers were primarily looking across five components of partnership:

- **Commercial and contract**
  Fees at risk and outcome accountability
- **Evaluation and proof**
  Leadership-ready validation, demonstrated ROI
- **Implementation**
  Plug-and-play and ease of integration with existing data
- **Technical and governance**
  AI that is bounded and contained, AI that assists rather than decides, and is heavily tested against bias
- **Product functionality**
  Operational for employers and experience-oriented for employees

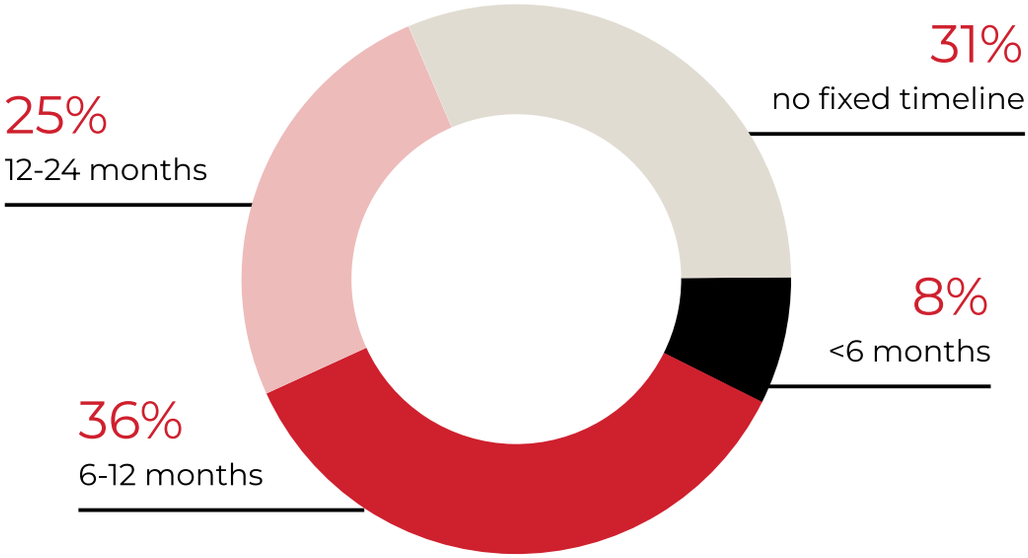
"Don't just show us the polished demo. Let us test the real tool, with real workflows, before we sign. We've seen too many situations where the sales experience and the live experience don't match."

— Leader, Retail Industry, Large Employer

ROI EXPECTATIONS

One of the findings from the survey was that expectations for AI ROI vary significantly: forty-four percent want to see ROI within twelve months, twenty-five percent within 12-24 months.

For employers and benefits leaders, the first step is to define what they expect AI to deliver and how they will measure ROI.



They are being asked to justify tools that are only a few years old, with no benchmarks to compare against and few peers who have been through a full plan year with them. The outcomes they are accountable for, like retention and total cost of care, move slowly and have many causes, so attributing a change to any single AI tool is hard, especially when employers are answering to the CFO.

ROI expectations also vary across the employer personas. Directionally, partner-led employers appear to look for evidence of value earlier, while Pragmatic Operators reflect a longer evaluation horizon, allowing more time for implementation and assessment before judging results. Employers that build their AI strategy around existing partners want evidence of value earlier. For this segment, early evidence of value may include reduced administrative burden, clearer utilization impact, fewer escalations, or other discrete, measurable workflow improvements. Pragmatic Operators sit at the other end, with clear ROI expectations in 6-24 months, suggesting that they are planning implementations with the clear directive to ensure ROI is created. Each group is solving the same problem, holding a new technology to a standard that is continually evolving.

WHAT COMES NEXT

According to our survey, employers are ready to engage with AI solutions that meet them where they are. In order to adopt tools they know will benefit their employees, however, they need practical use cases, credible evidence and solid trust infrastructure.

ACTIONS FOR AI COMPANIES

- **Lead with operational and experience-layer value.**
  Back-office and administrative use cases show the clearest employer demand. Member-facing wellbeing may still matter, but founders should be precise about the buyer segment, use case, and evidence required.
- **Design for realistic evaluation.**
  Employers will increasingly expect safe ways to test real workflows. They'll also expect to validate integration assumptions and understand production behavior before broader commitment.
- **Align ROI promises with realistic timelines.**
  Most employers are not demanding payback in under six months. Help buyers define success in practical terms: administrative burden, utilization, workflow improvement, productivity and downstream cost impact.
- **Show partnership discipline.**
  Partner-led employers may need evidence that roadmap claims translate into real value; Leaders and Pragmatic Operators may pressure-test fit, governance and execution. Both require a partner that can support evaluation, implementation and accountability over time.

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