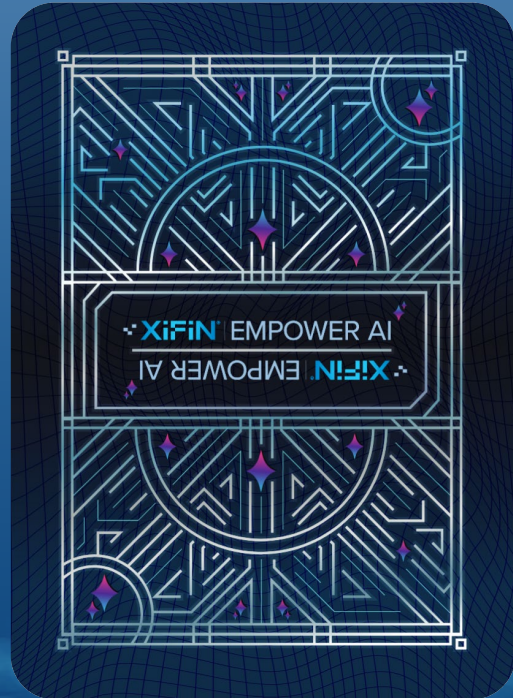


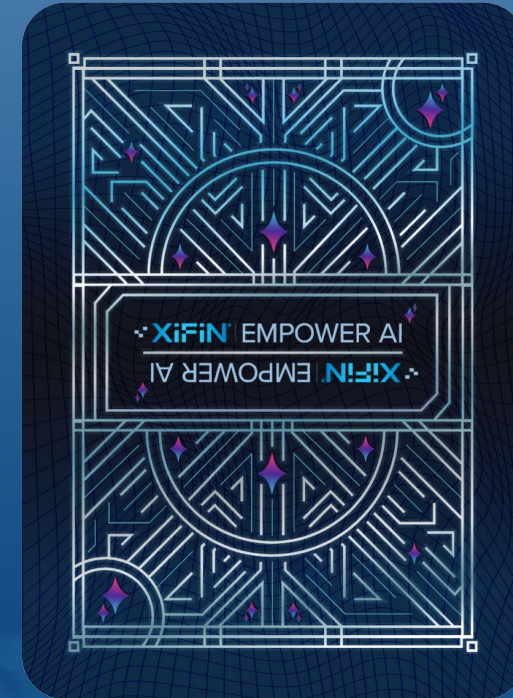
# AI AT THE EDGE OF REVENUE

TRANSFORMING THE FORCES RESHAPING HEALTHCARE  
INTO CATALYSTS FOR GROWTH, DENIAL REDUCTION, AND  
WORKFORCE EFFICIENCY

# YOUR SPEAKERS



**Lâle White**  
Executive Chair & CEO  
XiFin, Inc.



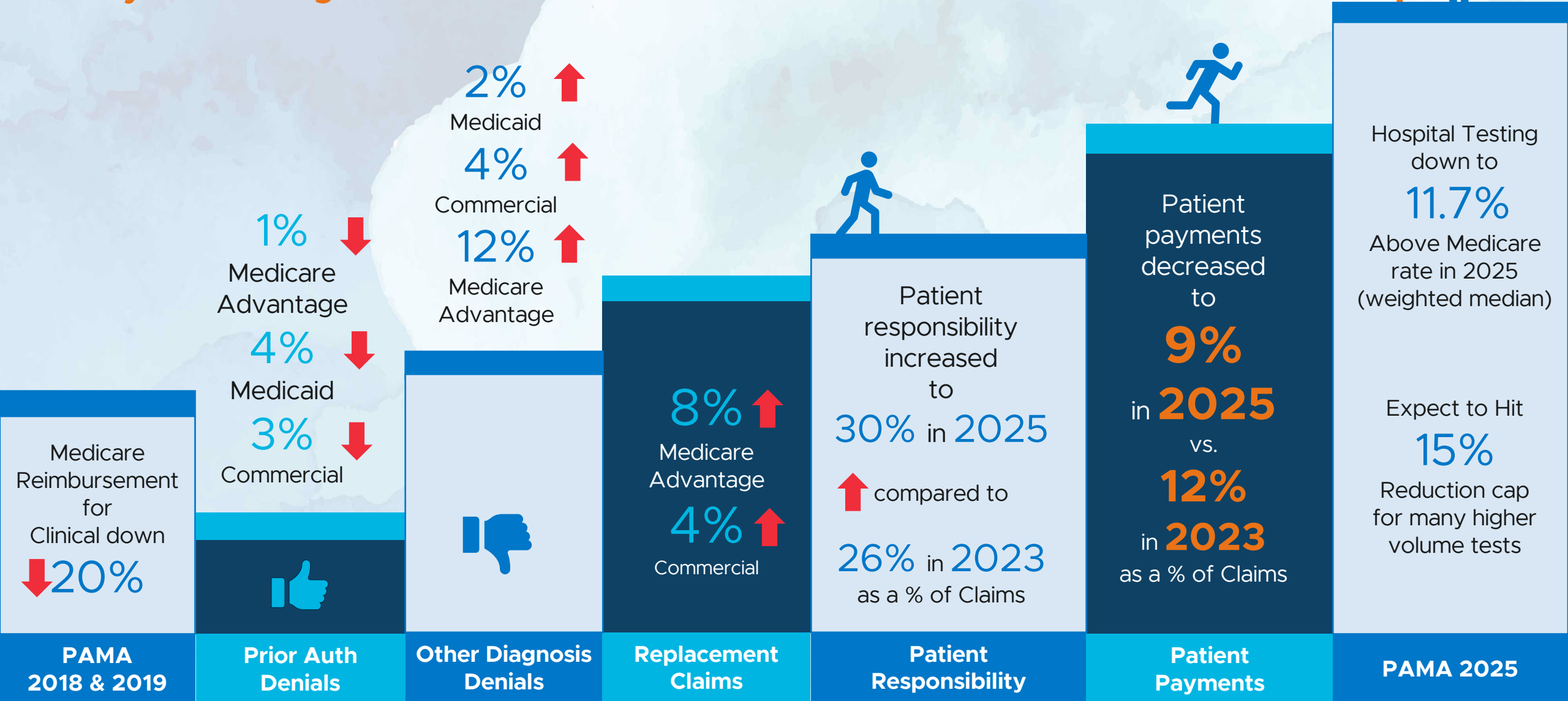
**Kyle Fetter**  
COO  
XiFin, Inc.

# AI AT THE EDGE OF REVENUE

TRANSFORMING THE FORCES RESHAPING HEALTHCARE  
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# Key Factors Impacting Reimbursement

Analysis of Change Since 2019



# Quality Data Makes AI a Force Multiplier

25% to 30% of US Healthcare Spend Is Administrative

**50-70%**

Reduction in processing time

**Accelerated  
Prior  
Authorization**

**45%**

of A-321 claim status AI-recoded to specific issues and paid in 8 weeks vs

**26%**

of claims paid with traditional handling

**73% Improvement  
in Reimbursement  
Velocity**

**40+%**

Reduction in average time to correct claim errors

**Reduced Error  
Correction Time**

**20 to 40**

Minutes to Create Custom Appeals and Submit to Payors

**Reduced to  
Seconds**

**Appeals  
Management**

***Early ROI Indicators***

Sources: XiFin Data and Cantor, "AI's Transformation of Healthcare IT"

# Revenue Recovery Potential via AI-enabled Appeals

## Appeals that were not economically feasible are now within reach

- Molecular labs have an estimated 23.7% of total volume that is recoverable revenue, with a 2025 appeals success rate of 22.5% representing 9.3% of total insurance payments
- Clinical labs and hospital outreach labs historically don't work on recoverable appeals. Yet, appeals success rates are almost 30% and 54%, respectively. Applying agentic AI now makes this revenue economically feasible to recover
- Pathology labs have an estimated 9% of total volume that is recoverable revenue, with a 2025 appeals success rate of almost 25%.

Lab Specialty	2025 CPT Level Back-end Denials All Payors (% of total volume)	Total Estimated Recoverable (% of total volume)	2025 Appeals Success All Payors (% of claims successfully appealed)	Revenue Recovery (% of total volume)	Appeals Payments (as % of Total Insurance Payments)	Avg Proc Reimb 2024 (Top 25 Med Part B, Top 10 Molecular, Typical Pathology Code Set)	Avg Encounter Reimb 2024 (Top 25 Med Part B, Top 10 Molecular, Typical Pathology Code Set)	Increase per encounter enabled by AI (100K overall claims processed)
Pathology	15.20%	9.12%	24.60%	2.24%	1.41%	\$53	\$103	\$2.26
Clinical	21.40%	12.84%	29.70%	3.81%	0.35%	\$12	\$37	\$1.40
Hospital Outreach	25.40%	15.24%	53.70%	8.18%	0.03%	\$12	\$46	\$3.73
Molecular	39.50%	23.70%	22.50%	5.33%	9.30%	\$377	\$679	\$36.19

Historically out of scope

Material increase in revenue per encounter

Sources: XiFin Data, \* The Optum 2024 Revenue Cycle Denials Index

# Structural Drivers Impeding AI Success

## Extreme Administrative Complexity

Structural inefficiencies: multiplayer friction, legacy systems, data silos

## Unstructured Data Abundance

Clinical notes, imaging, and patient communications represent untapped value for AI processing

## Fragmented IT Infrastructure

Legacy systems and poor interoperability create data silos that AI can bridge and optimize

## Labor-Driven Cost Structure

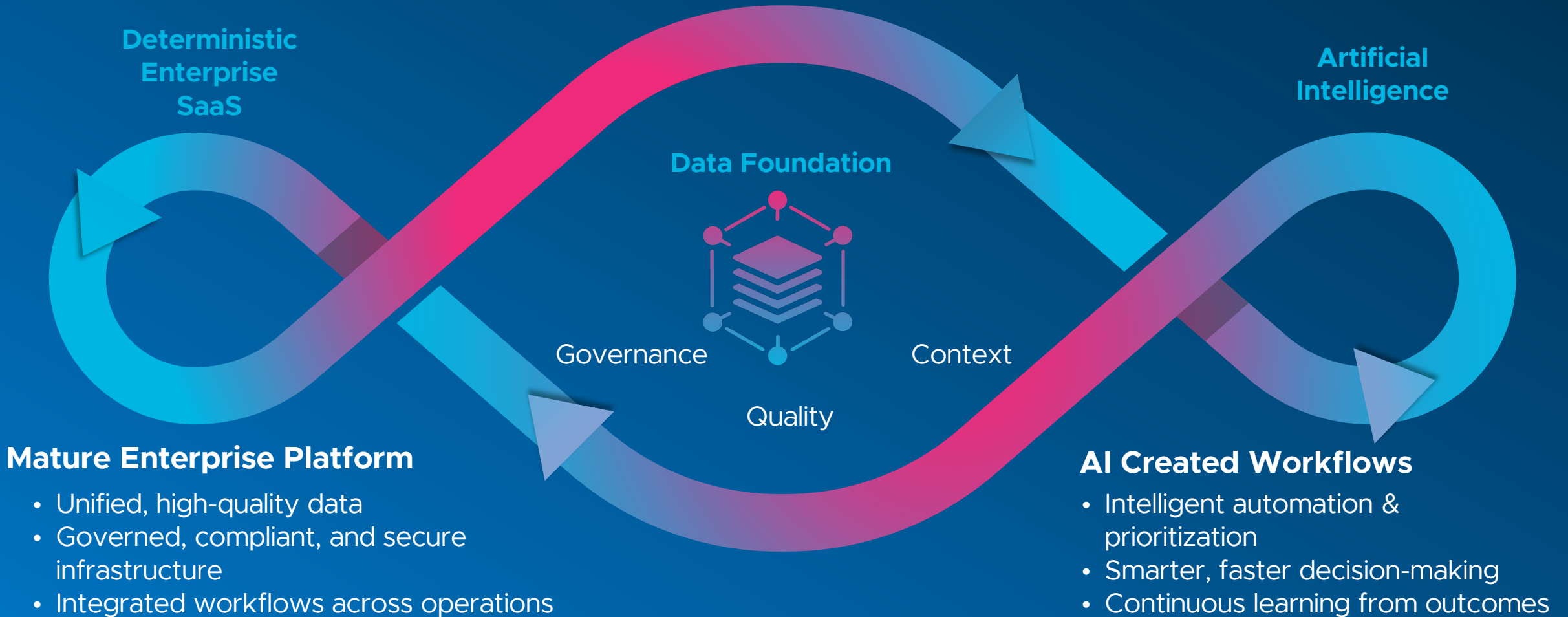
High dependency on manual processes creates immediate opportunities for intelligent automation

Patient data privacy and security increase barriers to entry  
State-by-state regulations complicate scaling  
Provider conservatism slows adoption

Sources: Cantor, AI's Transformation of Healthcare IT

# AI + SaaS: A Virtuous Cycle of Value Creation

Data quality powers AI. AI amplifies the value of that data. Platform enables agile insertion.



# What Changes Operationally When You Get the Data & Infrastructure Right?

## Legacy Revenue Processing

- Static rules, fragile queues
- Work organized by task volume, not economic impact
- Humans inspect first, systems react later
- AI used as isolated tools

## Revenue Acceleration at the Edge

- Intelligence prioritizes work by value
- Exceptions surfaced with context and evidence
- Systems interpret payor behavior as claims move
- Humans focus on judgment, not triage



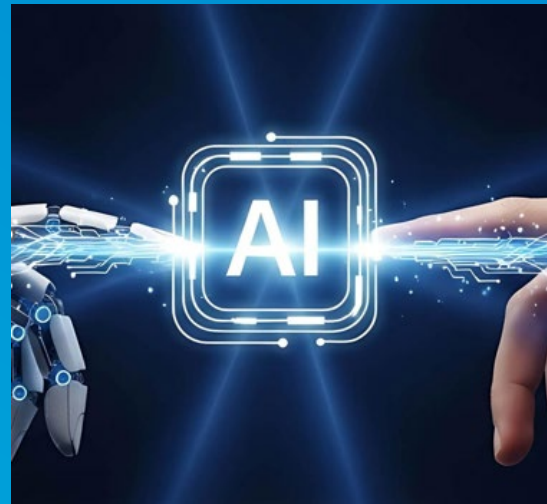
# AI Will Multiply the System it's Put Into

## If the system is fragmented...



- Static rules and brittle queues scale confusion
- Manual triage consumes the most experienced people
- AI accelerates noise, rework, and denial velocity

## AI as a Force Multiplier



## If the system is designed for intelligence...



- Work is prioritized by economic impact
- Exceptions surface with context and evidence
- Humans apply judgment where it matters
- Learning compounds with every outcome

*At the Edge of Revenue, AI Amplifies Structure, Behavior, and Outcomes — For Better or Worse*

# How Growth Is Absorbed When the System Is Designed for Intelligence

## Decision-by-Default

- Work arrives faster than it's interpreted
- Exceptions dominate daily activity
- Teams spend time validating and re-working
- Growth directly increases human load

## Decision-by-Design

- Intelligence shapes work as it enters
- Exceptions are prioritized and resolved earlier
- Systems surface evidence with context
- Growth is absorbed by the system

***“That’s the difference between scaling effort and scaling outcomes”***

# The Leadership Imperative

## 1. Get the Data Structure Right

- Data that is clean, complete, and referentially intact
- A unified data model across encounters, payors, financials, and outcomes
- Confidence that data can support decisions, not just reporting

## 2. AI-Ready Architecture and Governance

- AI integrated with systems of record, not stand-alone
- Governed workflows with auditability, security, and role clarity
- Architecture designed for learning and feedback, not one-off execution

## 3. Design the Operating Model for Intelligence

- Shift from task routing to value-based prioritization
- Push interpretation and triage into systems
- Reserve human effort for judgment, exceptions, and decisions

# How to Scale and Succeed with AI



Growth is absorbed by the platform—not carried entirely by people.

**AI scale is earned, not installed.**  
Clean data + AI-ready architecture  
+ intentional design  
**= sustainable advantage**

THANK YOU!

# QUESTIONS?