

New Research from Forsure: U.S. Employer Healthcare Is Breaking Down and AGI Is What Comes Next.

Forsure Research releases its landmark AGI-era healthcare study, giving benefits leaders and CHROs a look at coordination failures costing employers billions.

COPPELL, TX, UNITED STATES, June 23, 2026 /EINPresswire.com/ -- The era of human-run

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The institutions that design now for the AGI-era operating model will help define how it works. Those that wait will operate under terms set by the institutions that did not.”

Forsure Research, AGI in Healthcare (2026)

healthcare is ending, and AGI is taking its place. For readers newer to the term, if today’s AI tools are the Lego pieces, AGI is the completed kit: an intelligence that reasons, plans, and acts on its own across an entire workflow at the level of a PhD trained expert.

The collapse is not a surprise. Family premiums reached \$26,993 in 2025 (KFF, 2025 Employer Health Benefits Survey), employer costs are rising 9.5% in 2026 (Aon, 2025), and pharmacy spend growing at 11–12% (Business Group on Health, 2026). It is a coordination failure no amount of narrow-network tinkering will fix, but AGI can.

The research paper, titled “AGI in Healthcare: Redefining Compliance, Administration, and the Integrated Health System,” comes from Forsure Research. Its central finding: the U.S. employer-sponsored healthcare model has reached the limits of human coordination, and AGI is not a future disruption but an active redesign already underway.

The Crisis AGI Was Built to Solve

Administrative overhead in healthcare runs \$90 billion a year, with \$20 billion eliminable today using existing technology (CAQH’s 2024 Index). The constraint is not capability but adoption.

Prior authorization is the system’s biggest friction point. The AMA’s 2024 survey found 93% of physicians report it delays patient care, a sign of a system operating past its design limit.

Specialty drugs account for 63% of drug spend growth while representing just 1% of prescription volume (UnitedHealth Group, 2025), a cost dynamic employers have little visibility into.

The AGI Takeover Has Already Begun

NBER estimates AI adoption in healthcare could yield \$200 to \$360 billion annually (NBER Working Paper 30857, 2024). Forsure's research maps how that value gets captured.

For those at the frontier, AGI is a waypoint. The trajectory points toward a superintelligent coordination layer, synthesizing clinical, administrative, and pharmaceutical intelligence simultaneously, at a speed no human network can replicate.

The research paper outlines a sequenced transition. Administrative coordination (prior authorization, eligibility, claims routing, and pharmacy management) moves to autonomous agentic systems first, within a one-to-three-year window, with humans retaining oversight.

Clinical decision-making is different: AI augments clinicians rather than replacing them, a boundary the research treats as permanent.

PBM information asymmetry, along the opaquest dynamic in employer benefits, is eroding. Employers with visibility across claims, formulary, and utilization data gain a stronger negotiating position; those without operate on terms others set.

Forsure: The AGI Engine for Healthcare

Forsure's two products address the transition. [SureSystem™](#) covers claims, prior authorization, pharmacy spend, and member engagement. [SureConsult™](#) translates AI-driven insights into strategy, governance, and change management.

Cosure, Forsure's post-API plug-in, connects existing claims, HR, and pharmacy systems to AGI-era intelligence without a platform overhaul, a distinction that matters to benefits leaders.

Adopt AGI Now, or Fall Behind

Pharmaceutical companies and frontier AI labs are converging into platforms controlling the drug supply, underlying data, and decision logic of healthcare. The result is a system built on different assumptions about where intelligence lives and who controls it.

The compliance window is narrowing. NIST AI 600-1, Colorado's AI Act, and the EU AI Act take effect in 2026. Organizations treating AI governance as a design requirement retain the flexibility to deploy systems defining competitive operations.

Three immediate actions: audit administrative infrastructure where manual workflows dominate; establish an AI governance baseline before deployment; and request the full paper for the

transition timeline, compliance architecture, and platform roadmap.

About Forsure

Forsure is AI-Native Agentic Operating System for Healthcare and Insurance. SureSystem™ gives HR and finance leaders a new distribution model for healthcare, combining agentic automation and human expertise to power real-time decisions, reduce cost, and deliver an experience people can trust. SureConsult™ experts are the human-in-the-loop judgment layer that ensures measurable impact.

Media Contact:

PR Team

PR@forsure.ai

<https://forsure.ai>

PR Team

Forsure

888-786-6550

PR@forsure.ai

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