

AI Use at HCPF

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Presenters: Ralph Choate, Challon Winer, Antoinette Taranto, Scott Lindblom,
Clint Eatmon, Ashley Dirienzo

How HCPF Reviews and Oversees AI

HCPF uses a structured governance process to evaluate and oversee AI use across the Department.

AI GOVERNANCE COMMITTEE

- Reviews proposed AI tools and use cases before implementation
- Evaluates alignment with HCPF's mission, objectives, and policies
- Considers legal, privacy, security, procurement, ethical, operational, and data-governance risks
- Includes expertise from Legal & Compliance, IT, Procurement, Program Operations, Data Governance, and Executive Leadership

OTHER REQUIRED REVIEWS

- OIT approval is required for AI tools
- Budget approval is required when there is a cost
- Procurement requirements must be completed before purchasing or contracting for an AI tool
- Cybersecurity, accessibility, and other specialized reviews remain with the responsible teams

Bottom line: AI governance brings the relevant experts together to determine whether a proposed use is appropriate and under what conditions we should allow its use.



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How HCPF Keeps People Accountable

HCPF's approach is designed to enable responsible AI use while keeping people accountable for the work.

HUMAN ACCOUNTABILITY

- AI is intended to support employees — not replace their judgment or responsibility
- AI-generated outputs must be reviewed for accuracy, completeness, and appropriateness
- Human oversight is required for all outputs, either individually or through regular auditing
- Staff training prior to AI use

PRIVACY, SECURITY & COMPLIANCE

- AI tools must comply with Department and OIT security requirements
- PHI may only be used when the AI tool and use are covered by an appropriate HIPAA Business Associate Agreement
- Unapproved, insecure, discriminatory, or otherwise prohibited uses are not permitted

Bottom line: AI can inform and assist the work, but people remain responsible for decisions and outcomes.



Member Handbook

THE PROBLEM

Health First Colorado can be complex to navigate. Members may need to navigate more than 30 benefit programs delivered through multiple service partners—and may not know which program, partner, or process applies to their question.

HOW THE TOOL HELPS

Members can ask questions in everyday language, 24/7. AI retrieves information from approved Health First Colorado resources and generates a clear, plain-language response to members' questions about coverage, benefits, providers, prescriptions, complaint processes, and more using everyday language.

HOW IT WORKS

A conversational assistant in the Health First Colorado mobile app helps members find information from approved website and member handbook resources.

Member Handbook

IMPACT

Instead of searching through websites or handbooks, members can ask questions in everyday language and get guidance to the right program, partner, or process 24/7. This saves members time and helps get them the right information.

HUMAN ACCOUNTABILITY AND RISK MITIGATION

- **Ongoing monitoring.** Staff reviews chatbot inputs and outputs weekly to identify issues, defects, trends, and improvement opportunities.
- **Constrained information.** The Member Handbook is grounded in HCPF-approved source material to increase accuracy and reduce reliance on the model's general knowledge.
- **Protecting sensitive information.** Members are prompted not to enter personal information. If personal information is entered anyway, guardrails are designed to remove it before the interaction is stored for review.

Kore.ai

THE PROBLEM

Medicaid providers require support with a variety of administrative processes. Time spent navigating these processes can take away from time spent caring for members.

HOW THE TOOL HELPS

The AI platform provides automated conversational assistance and self-service capabilities for Medicaid providers. This allows live agents to focus time on inquiries needing additional support.

HOW IT WORKS

Provider calls → AI identifies the reason for the call → Provider is authenticated → HCPF systems are queried → Information is provided → Live agent if needed

The AI is a service interface—not a decision-maker.

Kore.ai

HUMAN ACCOUNTABILITY AND RISK MITIGATION

- AI is used to understand the provider's request, guide the conversation, and provide automated responses using information retrieved from HCPF's existing systems.
- The AI does not make decisions about eligibility, claims, payments, enrollment, provider status, or other consequential matters.
- Interactions that require additional assistance are transferred to a live customer-service representative, who handles the provider inquiry through established HCPF processes.

IMPACT

- 24/7 access to information, so providers can tackle issues when it works for them.
- Improved Customer Experience
- Resolves ~ 2,700 calls per month



Alivia Analytics FWA Finder™

THE PROBLEM

HCPF must implement growing state and federal requirements to efficiently identify and combat fraud, waste and abuse (FWA).

HOW THE TOOL HELPS

The tool allows HCPF to quickly triage and investigate referrals and track overpayments and recoveries. Leads are then reviewed and prioritized for action by internal HCPF staff.

HOW IT WORKS

The tool runs algorithms that are developed by human analytic staff - not AI. It analyzes provider, member, claims, and financial data to identify outliers and anomalies across large data sets for FWA leads.

Alivia Analytics FWA Finder™

HUMAN ACCOUNTABILITY AND RISK MANAGEMENT

The tool flags potential concerns for staff review. HCPF staff—not the tool—determine whether further review or investigation is warranted and if any department actions should be taken. The tool is a closed environment and meets all OIT standards for data security of all Medicaid systems.

IMPACT

Staff have utilized the tool to help generate 82 new leads for review and prioritization of actions.





1. MEMBER HANDBOOK ASSISTANT

Conversational assistant in the HCF mobile app for members



AI DOES

- ✓ Finds information from HCPF-approved member resources
- ✓ Turns that information into a clear, plain-language response to a member's question



AI DOES NOT

- ✗ Determine eligibility
- ✗ Approve or deny services or coverage
- ✗ Adjudicate claims
- ✗ Make clinical decisions.



A PERSON STEPS IN

- 👤 HCPF staff regularly review questions and responses to identify issues and improve the tool
- 👤 Existing HCPF processes and staff remain responsible for Medicaid decisions



2. KORE.AI

AI phone assistant for Medicaid providers



AI DOES

- ✓ Understands why a provider is calling
- ✓ Retrieves current information from HCPF systems and provides an automated response
- ✓ Creates a record of the interaction



AI DOES NOT

- ✗ Make decisions about eligibility, claims, payments, enrollment, provider status, or other Medicaid decisions



A PERSON STEPS IN

- 👤 When the provider's question cannot be resolved through self-service, the interaction is transferred to a live customer-service representative



3. FWA FINDER™ BY ALIVIA

Data analytics tool to identify potential fraud, waste, and abuse (FWA)



THE TOOL DOES

- ✓ Analyzes large amounts of Medicaid data to identify unusual patterns that may indicate potential fraud, waste, or abuse
- ✓ Generates leads for HCPF staff to review and prioritize



THE TOOL DOES NOT

- ✗ Determine that fraud, waste, or abuse has occurred
- ✗ Make enforcement or other Medicaid decisions



HCPF STAFF STEP IN

- 👤 Staff review the information and conduct additional research
- 👤 Staff determine whether any follow-up is appropriate, such as further review, investigation, or provider education



Bottom line: These tools inform and assist the work. People remain responsible for decisions and outcomes.



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