

# How a Medicare Advantage plan completes HRAs for 11 cents on the dollar, redirecting spend from data collection to actual care



A high-growth Medicare Advantage plan faced a critical challenge completing **Health Risk Assessments** (HRAs) within a tight enrollment window for high-value members. Relying on repeated human outreach was expensive, inefficient, and still left many HRAs incomplete.

That's what led them to partner with Infitus, and to automate a critical activation step to protect member retention and long-term plan value.

## Key outcomes:

Downstream impact of AI-driven HRA completion as high as 434X ROI

Prevented potential loss of up to \$134.6M from member disengagement

Thousands of employee hours saved every month, allowing staff to focus on direct patient care



**"In a model where missing an HRA can trigger disengagement, disenrollment, and lost lifetime value, AI-driven HRA completion becomes not just a cost optimization, but a revenue defense and care-enablement strategy. "**

## Challenge

For any Medicare Advantage plan, completing HRAs is critical because they generate revenue via accurate risk scoring; identify the chronic conditions that drive reimbursement; and impact STAR ratings downstream. This is all especially true for high-value D-SNP populations.

But members typically have a limited window to complete an HRA, and failure to do so can lead to loss of key benefits, rapid disenrollment, and ultimately lost lifetime value that can reach thousands of dollars per member.

This MA plan's core challenge was operational: HRAs are notoriously hard to complete at scale using human teams alone, requiring many repeated outreach attempts, creating high labor costs, member fatigue, and inconsistent results.

## Solution

The MA plan partnered with Infinitus to deploy an agentic solution for both outbound HRA calls to members and inbound calls to their HRA line, both of which reliably engage members to complete HRAs once they are authenticated, and do so at scale without adding human burden.

To start, the plan used Infinitus as one of the final touchpoints in a multi-attempt HRA workflow. The AI agents' natural conversational abilities made interactions intuitive and accessible, allowing them to perform well despite historical underutilization of technology among the demographics this plan serves – and 90% of members rated the experience positively.

Infinitus' agentic solution appropriately handles inbound calls regardless of whether members reach out about topics unrelated to HRAs. In fact, 21% of all inbound calls are about other issues (e.g., questions about benefit cards), and Infinitus intelligently triages them, automatically handing off such requests to avoid duplicative operational efforts.

Even more importantly, the MA plan is now able to redirect hundreds of thousands of dollars per year from HRA data collection to actual patient care.

## Why this matters for Medicare Advantage plans

The results demonstrate a structural shift in how MA plans can operate. In a model where missing an HRA can trigger disengagement, disenrollment, and lost lifetime value, AI-driven HRA completion becomes not just a cost optimization, but a revenue defense and care-enablement strategy.

Using AI to complete HRAs could save this MA plan \$50.7M three years down the road, for an initial investment of less than a quarter of a percent of that total. The takeaway is clear: when AI enables HRAs to scale, everything downstream – from retention to care – scales with them.



**Save your team thousands of hours.** Automate communication with payors, patients, and providers, saving your team valuable time and resources. See how healthcare companies are scaling up — without staffing up — with Infinitus.



Learn more at [infinitus.ai](https://infinitus.ai) or [contact us](#) to get started.