

## Faster decisions, faster care for patients: Cognizant opens TriZetto Unify to AI agents

- *AI agents take on the friction that delays patient access to care*
- *Built to keep clinical decisions and oversight in human hands*
- *A new headless API model treats AI agents as first-tier consumers of TriZetto Unify, beginning with Electronic Prior Authorization*

TEANECK, N.J., May 29, 2026 [/PRNewswire/](#) -- Cognizant (NASDAQ: CTSH) is putting AI agents to work on one of U.S. healthcare's most persistent administrative bottlenecks: prior authorization. A new headless API model treats AI agents as first-tier consumers of TriZetto Unify, Cognizant's platform strategy that spans payer and provider workflows. Electronic Prior Authorization is the first solution to go live, following the rollout of TriZetto Assistant and TriZetto Autonomous Workflow Agents to existing customers.

"This is the first move in opening our healthcare platforms to a new kind of consumer," said Prasad Sankaran, President, Cognizant AI Products and Platforms. "AI agents are increasingly joining human users in enterprise workflows, and for regulated industries like healthcare, that requires a platform that is policy-governed, auditable and built on industry-standard healthcare interoperability protocols. Every future solution built on the TriZetto Unify platform strategy will treat agents as first-tier consumers from the start."

Prior authorization has become one of the largest sources of friction in U.S. healthcare. The most recent American Medical Association survey found that 95% of physicians say prior authorization delays access to necessary care, and physicians and their staff spend an average of 13 hours each week completing the requests.<sup>1</sup>

AI agents are emerging as a new class of enterprise user that needs governed access to regulated systems. Regulators are also mandating faster, more automated prior authorization workflows, including the CMS Interoperability and Prior Authorization Final Rule, which carries payer compliance obligations beginning in 2026 and electronic prior authorization API mandates taking effect in 2027.

"Healthcare payers and providers are under real pressure to take administrative cost out of the system without compromising the clinical judgment that belongs with physicians," said Surya Gummadi, President, Cognizant Americas. "Prior authorization is one of the clearest examples of where that pressure lives, and where AI agents can handle the work that doesn't require a clinician. Making TriZetto Unify agent-ready delivers that responsibly: at scale, under governance, with the right oversight."

For TriZetto's payer and provider clients, agent-ready access removes friction from the workflows that consume the largest share of administrative effort. The agents are enterprise-grade and governed, designed to operate under human oversight and within compliance boundaries, with clinical decisions kept in human hands. For patients, this means faster decisions on the care they need.

Electronic Prior Authorization is the first TriZetto SaaS solution where platform services are exposed directly as independently callable APIs, with no required user interface. The same services can power human-facing applications, automated workflows or AI agent operations, in what developers call a "headless" model.

The release introduces three industry-standard API resources within Electronic Prior Authorization, aligned with HL7 FHIR interoperability specifications. They cover the three steps of a natural prior authorization workflow: confirming whether prior authorization is required, identifying what documentation is needed and submitting the request itself.

Prior authorization remains a persistent challenge for providers, slowing access to treatment and contributing to staff burnout. The most complex cases still require chief medical officers and case management nurses to negotiate through fax, phone and escalation. Agent-friendly API access enables first-touch coordination at machine speed, returning human capacity to the cases that require clinical judgment.

TriZetto's clearinghouse and Unify platform strategy together give Cognizant a multi-payer and multi-provider vantage point that single-enterprise solutions can't replicate. The new APIs go beyond what regulation requires, with agent-friendly capabilities built into the platform from the start.

This release also extends TriZetto's clearinghouse heritage of payer-provider connectivity, adding agent-friendly pathways alongside existing connections, with support for the emerging Model Context Protocol (MCP) used by AI systems. And it carries TriZetto's long-standing open architecture from the enterprise layer, where customers have built integrations for years, into the SaaS and ecosystem tier.

TriZetto platforms support more than 200 million healthcare members in the United States and process more than \$500 billion in annual healthcare spend across claims, eligibility, prior authorization and payment integrity workflows. Cognizant expects to extend agent-ready access across the broader TriZetto Unify roadmap over the coming year.

The move reflects Cognizant's broader strategy as an AI builder: helping enterprises move from AI experimentation to production by making the platforms they rely on agent-ready by design.

### **About Cognizant**

Cognizant (Nasdaq: CTSI) is an AI Builder and technology services provider, bridging the gap between AI investment and enterprise value by building full-stack AI solutions for our clients. Our deep industry, process and engineering expertise enables us to build an organization's unique context into technology systems that amplify human potential, drive tangible outcomes and keep global enterprises ahead in a fast-changing world. See how at [www.cognizant.ai](http://www.cognizant.ai) or @cognizant.

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<sup>1</sup> 2025 AMA Prior Authorization Physician Survey, American Medical Association (2026). [Available](#) at ama-assn.org.

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