Optum

Leader Perspective

Driving quality and innovation with accountable intelligence

A conversation with Sameer Diddee, Chief Technology Officer

Workers' compensation and auto no-fault claims management solutions have always relied on technology. From the earliest adjudication systems to today's emerging world of artificial intelligence (AI), the ability to gather, analyze, and act on data defines how efficiently organizations can serve injured persons, providers, employers, and regulators. For leaders in this service area, the challenge lies not only in managing costs but also in ensuring that injured individuals receive safe, timely, and effective care.

Sameer Diddee, Technology Leader for Optum Workers' Comp and Auto No-Fault, has over three decades of experience working in technology, with leadership roles at Deloitte, Optum Rx, and now Optum Workers' Compensation and Auto No-Fault. We sat down with Sameer to discuss his professional journey, his priorities in a time of transformation, and how his team is using artificial intelligence (AI) to support accountable intelligence that enhances both internal processes and solutions for clients.

Tell us a little bit about your background in Information Technology. How did you arrive at Optum Workers' Comp and Auto No-Fault?

I've been in the technology field for over 30 years, and much of my career has been spent at the intersection of healthcare and IT. I started at Deloitte, where I was part of their technology integration practice for 14 years. There, my focus was on custom-developed applications for the Health and Human Services industry, so I worked extensively with state governments. That experience was formative because it taught me how to build systems that don't just meet business needs but also comply with regulations and impact the lives of everyday people.

From there, I moved to Optum Rx, where I spent more than 13 years in the group health pharmacy benefit management (PBM) division. My responsibilities included managing the claims adjudication platform, formulary systems, and file transfer systems. I also helped develop innovative solutions such as the Best Price Engine, which ensured our members had access to the lowest available price for their medications and greater transparency in their options.

In late 2024, I was invited to join Optum Workers' Compensation and Auto No-Fault. I saw this as an exciting opportunity, as it gave me the chance to work again with Matt Wolfe, CEO of the division, with whom I worked closely in my role at Optum Rx. For me, it's a new chapter: an opportunity to learn a new business while applying lessons from my prior experience to help drive innovation and growth.

What do you believe are the most important priorities right now for your role?

Right now, my top priority is ensuring alignment between our IT strategy and the overall direction of the business. From an IT perspective, that translates into two separate initiatives. First, making sure we're building new and innovative solutions that support our growth; and second, decommissioning systems that are no longer relevant, so our technical infrastructure is lean, efficient, and aligned with where we're heading.

> **We're focused on making sure our technical infrastructure is lean, efficient, and prepared to handle future innovation and growth.**

AI is a major factor in our execution of these priorities. Matt is very enthusiastic about the AI initiatives we've already launched, and I share his excitement. We're working on both internal-facing applications that allow our staff to be more productive and enhance both quality and security, as well as external-facing solutions that provide significant benefits and value to clients. My role is to make sure we're not just experimenting with AI but embedding it in ways that deliver sustainable competitive advantage.

What are some examples of how agentic AI could be used to strengthen decision-making regarding the safe, appropriate use of medications for injured persons?

Support from AI can transform decision-making in pharmacy benefit management, particularly when it comes to ensuring that injured individuals receive safe and effective medications in a timely way. Let me share a few examples.

Prescription decision support

Historically, when a prescription claim failed the point-of-sale edits, our adjudication platform would return a block message code. The claims professional might then have to research state regulations or clinical guidelines, and work with the provider to find an alternative — often a time-consuming and sometimes frustrating process.

With agentic AI, we can now do that research automatically. For example, for opioids, regulations and guidelines for maximum first fill quantity and maximum prescription strength differ by state. Our AI-driven solution, set to launch in a pilot phase this November, incorporates state-specific limitations and guidelines, along with the case history, to provide actionable recommendations along with the block message — allowing the claims professional to make a faster decision. This speeds up resolution dramatically and helps us get the appropriate medications into an injured person's hands more quickly.

> **AI processes provide information that can be used to help claims professionals make informed decisions faster and improve treatment plans for injured persons.**

Predictive analytics for recovery

Another powerful application is predictive analytics. We have decades of historical data from serving injured people. By utilizing large language models and semantic searches, our AI-based solution can uncover patterns across demographics, injury types, and treatment histories. This enables us to predict recovery timelines and recommend interventions that have historically reduced recovery time.

The benefit here is twofold: injured individuals recover faster, and employers reduce claim costs. It's a classic win-win that results from data-driven insights.

Internal productivity tools

AI is also helping us internally. We're using it to generate code, create test scenarios, and detect security vulnerabilities. While AI doesn't produce perfect results — often it gets us 60–70% of the way — it dramatically reduces effort and accelerates delivery. Our engineers review the results and correct and fine-tune them as needed during development, which increases speed-to-market for new products.

What are some concerns you have heard, or even misconceptions, about the emerging role of AI in claims processing and pharmacy benefit management?

The biggest misconception I encounter is that AI is making decisions without human oversight. That's not how we use it.

Agentic AI is designed to act autonomously based on data, but in our environment, we never allow it to make final decisions. Instead, we use it to gather and analyze information and then present recommendations to human claims professionals or clinicians. They remain fully accountable for decisions. That's why I prefer to call it accountable intelligence rather than artificial intelligence. Another concern is that AI will take away jobs. I've heard this from colleagues and business partners alike. My response is that AI is not about replacing people, it's about removing repetitive, low-value tasks so employees can focus on higher-value work. For example, instead of spending hours researching state regulations, claims professionals can spend more time coordinating with providers and helping injured individuals directly.

While AI may provide recommendations, all decisions that drive actions are made by experienced humans. This is accountable intelligence.

Finally, there's the fear of overhyping AI. Sometimes organizations rush to apply AI where it's not really needed, when simpler automation would suffice. It's important to evaluate use cases carefully and deploy AI only where it adds true value.

If you could share some advice with industry executives about preparing for AI's impact, what would it be?

There are many things to discuss, but I believe I would focus on three pieces of advice:

1. Separate automation from AI.

Not every problem requires AI. Sometimes simple automation can solve a process bottleneck more effectively. Reserve AI for use cases that involve complex decision-making, large data sets, and meaningful business impact.

2. Engage employees early.

People naturally worry about how AI will affect their jobs. Bring them into the conversation by asking where they see opportunities for efficiency. Show them how AI can reduce mundane tasks and free up time for more strategic work. Adoption improves dramatically when employees feel like participants rather than bystanders.

3. Emphasize accountable intelligence.

AI represents one of the most significant technological shifts of our time. But its success in workers' compensation and auto no-fault services will not come from autonomous decision-making — it will come from accountable intelligence. By combining the speed and scalability of AI with the judgment and expertise of human professionals, we can create better experiences for injured individuals, reduce costs for employers, and improve productivity and job satisfaction for claims professionals.

Executives should reassure stakeholders — clients, regulators, and employees — that humans remain central in decision-making. AI is a tool to deliver better information, not to replace judgment. That distinction builds trust and ensures compliance in sensitive areas like claims and pharmacy benefit management.

At the end of the day, our goal is to use AI to increase productivity, accelerate speed-to-market, and deliver differentiated solutions for our clients. I'm excited to be part of the mission to align IT business strategy, deploy AI responsibly, and build the technology infrastructure that will support the future of care.

Reassure external and internal stakeholders of AI's role — to rapidly deliver information that can make humans more productive, not replace their judgement.

Contact us

Are you interested in learning more about how accountable intelligence, powered by data and AI, can help you maximize the power of your programs? Contact us at expectmore@optum.com.