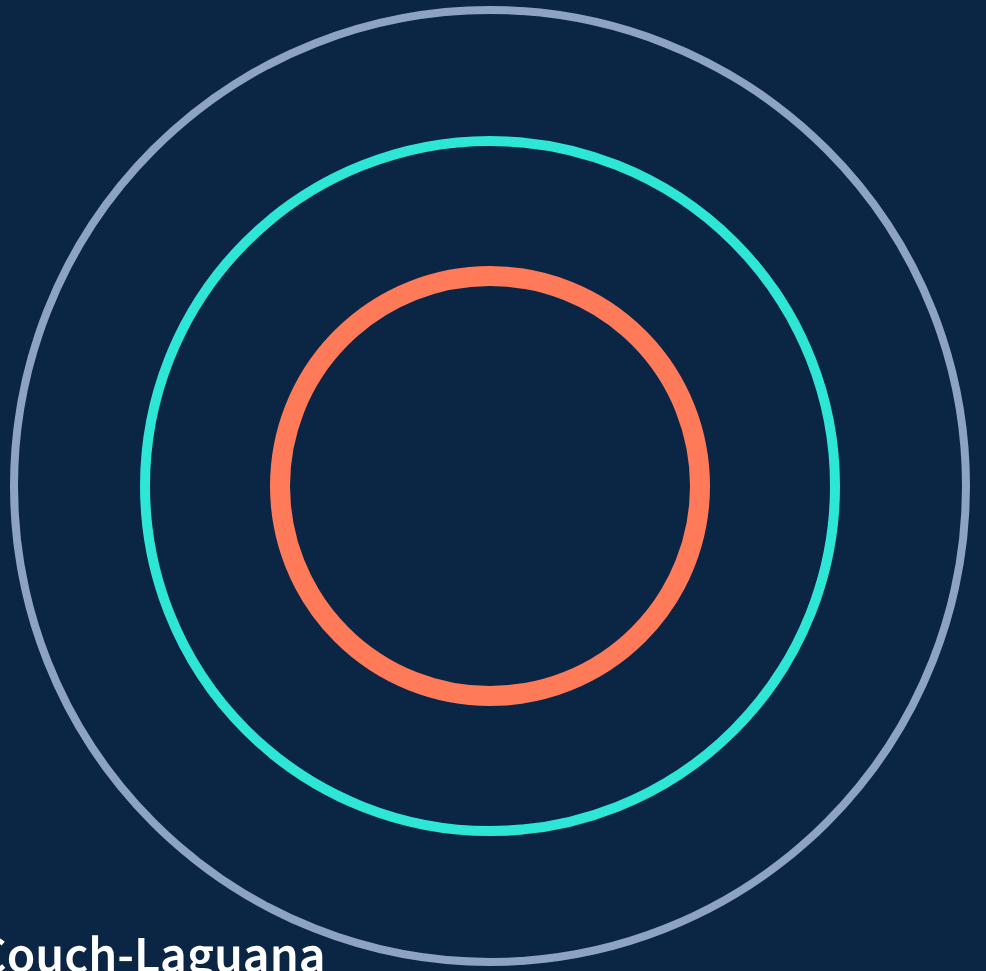
HFMA HAWAII · 2026 REVENUE CYCLE SEMINAR

AI in the Revenue Cycle, Honestly

What Runs Itself, What Still Needs You, and What Hawaii Should Watch For



Suhail Parry
CEO, LunaBill

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Head of RCM, LunaBill

Tuesday, November 10, 2026 · 9:00–10:00 AM · Koʻolau Ballrooms, Kāneʻohe

BEFORE WE START

Four questions to ask anyone selling you AI. Including us.

PART ONE — What changes on January 1?

PART TWO — What does it do, and where does it stop?

PART THREE — Who owns the exception?

PART FOUR — What is different here?

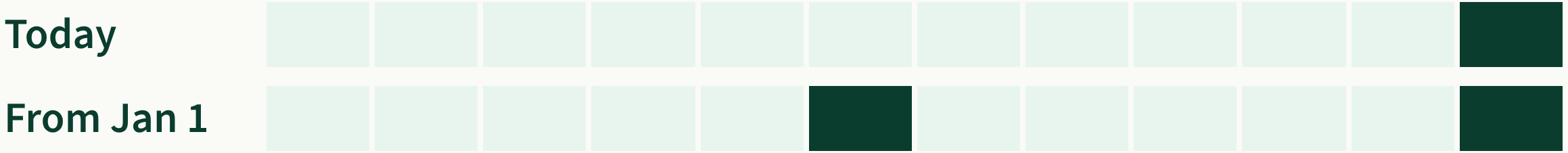
PART ONE

The stakes

Why January 1 matters before any of the technology does

PART ONE · THE STAKES

On January 1, a third of your Med-QUEST members start renewing twice a year



Twelve months. Dark cells are renewals.

About 124K expansion adults, aged 19 to 64, out of about 383K members. Keiki and kupuna are not affected.

Sources: Hawaii DHS Med-QUEST on H.R.1 (signed July 4, 2025); Honolulu Star-Advertiser, Oct 25, 2026

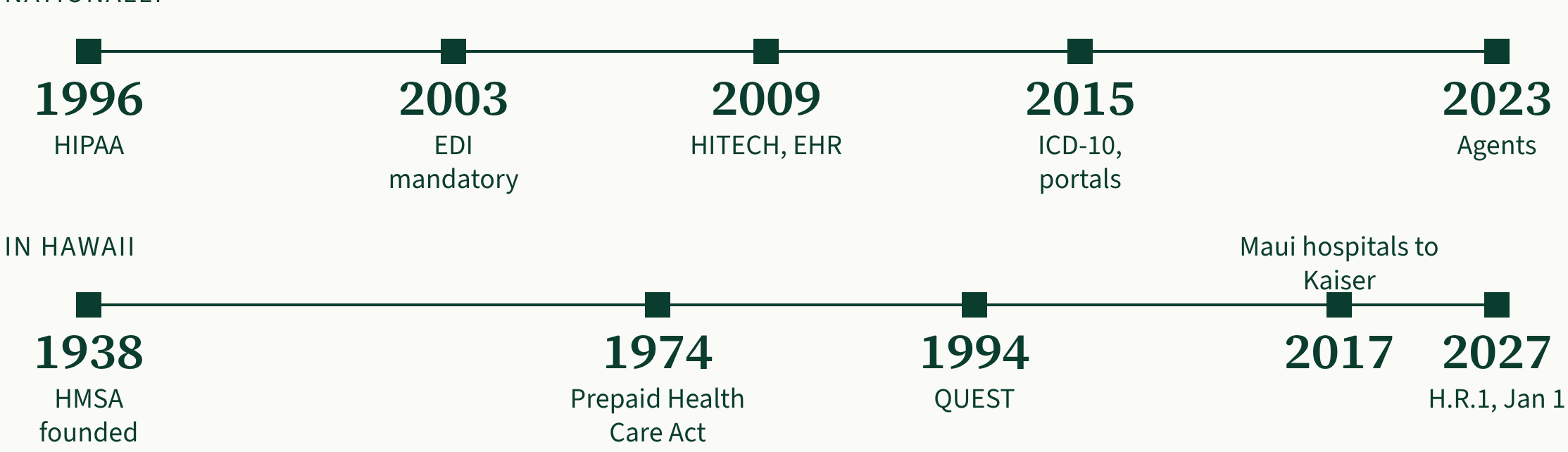
80 hours a month of work, school or service for the same adults

Documents on a deadline, with exemptions Hawaii has not finished publishing

DHS estimates about half the affected group already qualifies or is exempt.

Sources: Hawaii DHS Med-QUEST; Honolulu Star-Advertiser, Oct 25, 2026. The medically frail list was not yet published at that date.

Every technology wave promised to remove work. Most added a layer.



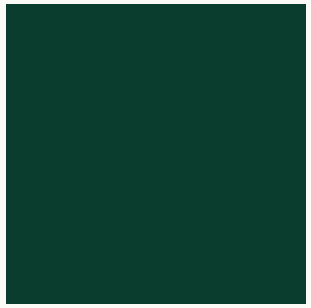
Did any of them give your team time back?

PART TWO

Three tools

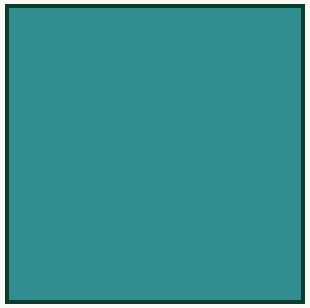
Copying, predicting and acting, with one revenue cycle example each

Copying, predicting and acting are different jobs



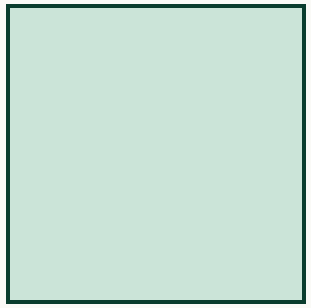
Automation copies

Follows rules a person wrote



Machine learning predicts

Finds patterns, scores, does not act



AI agents act

Pursue a goal, handle the unexpected, show their work

Automation

Copying: a bot reads the portal, until the portal changes

Where it stops

A redesigned page, or any question it was not scripted for.

Machine learning

Predicting: a score says which claim will deny. A prediction is not a disposition.

Where it stops

It never picks up the phone and never changes the account.

AI agent

Acting: an agent works the call

What limits it

Any agent runs on the data and the context it is given. Both are yours.

PART THREE

Who owns the exception

The operator's view: 29 years in the revenue cycle, 26 of them in Hawaii

Autonomy has conditions

Clean input. The right payer, member ID and dates on the claim.

A defined task. Claim status, eligibility, routine follow-up. One job per agent.

A review queue with a named owner. Decided before go-live.

Routine work can run. The exception still lands on a person.

Routine Status call → Portal check → Note written → **Done**

Exception  Review queue → **A named person decides** → **Done**

A fix to the data, or context the agent was never given.

Ask for the number, not the demo

Before the pilot, in writing

What share of accounts end in a usable disposition, and how they define one

No training on your data, your data back if it ends, and local references

During the pilot

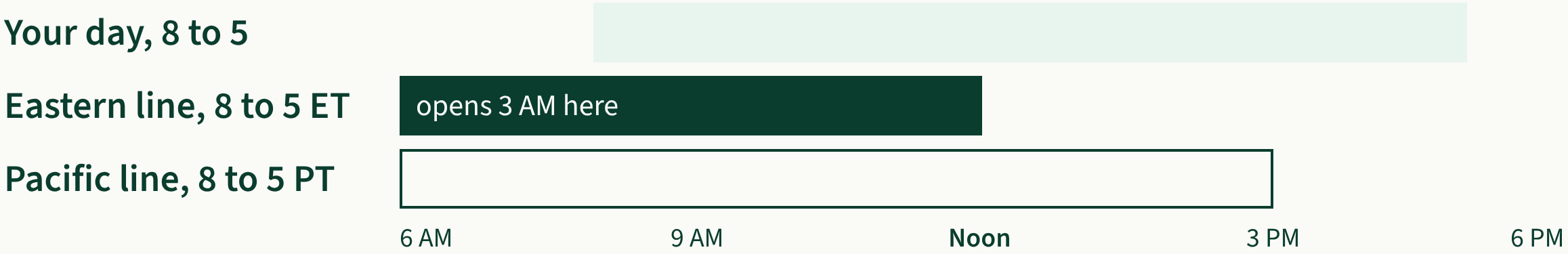
Recordings of calls on your own accounts, and what each one wrote

PART FOUR

Hawaii's constraints

Everything you just saw works. Whether it works for you depends on your market.

Noon in Honolulu is closing time on the mainland



Check your top mainland payers' published hours. Five hours behind Eastern in winter, six in summer.

Here, a good tool from someone you trust beats a better tool from a stranger

Hawaii is small and connected. Who picks up the phone when something breaks is part of the product.

Every AI conversation needs an easy way to reach a person

Pidgin, Ilocano, Tagalog, Japanese, Samoan, Marshallese.

Kupuna who want a person.

Neighbor islands with fewer backup options.

End-of-life billing.

In Hawaii, the expensive thing to lose is experience

Move the hours AI gives back to appeals, payer escalations and auditing the AI itself.

THREE SENTENCES TO TAKE HOME

Ask what the system does.

Ask who owns the exception.

Plan for January 1.



Capacity from AI. Judgment from people. In Hawaii, protect the people.

Up next at 10:15: Medicaid at the Crossroads, Hawaii Health Systems Prepare for 2027

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Mahalo · HFMA Hawaii 2026 Revenue Cycle Seminar