



The interoperability imperative: Navigating the next wave of healthcare transformation

Why interoperability is the key to unlocking AI, efficiency and better outcomes in healthcare

The healthcare industry is entering a period of profound transformation, driven by a convergence of regulatory mandates, technological innovation and rising expectations from patients and providers. In recent months, the pace of change has accelerated: new rules and frameworks from the Centers for Medicare & Medicaid Services (CMS) and the Office of the National Coordinator for Health Information Technology (ONC), the expansion of Trusted Exchange Framework and Common Agreement™ (TEFCA) and the growing influence of HL7® FHIR® as the backbone for safe AI in healthcare. These developments are not merely compliance hurdles; they represent a fundamental shift in how healthcare data is accessed, shared and leveraged for better outcomes.



The regulatory landscape: From compliance to opportunity

The finalization of the HTI-4 rule (effective October 1, 2025) and the CMS-0057 Interoperability and Prior Authorization mandates are reshaping expectations for certified health IT. Real-time prescription benefit checks, modernized e-prescribing and electronic prior authorization are moving from optional enhancements to baseline requirements. While compliance deadlines (2027 for APIs, 2028 for EHR certification) may seem distant, most providers have yet to begin serious planning. This delay creates both risk and opportunity: those who act early can turn compliance into a competitive advantage, streamlining workflows and improving patient and provider experiences.

The digital health ecosystem: Collaboration at scale

CMS's voluntary digital health ecosystem framework, now backed by over 60 organizations—including major tech players and healthcare giants—signals a new era of collaboration. The focus is on secure digital identity, API consistency and app-driven access designed to break down silos and empower patients. For organizations like Cognizant, which have pledged support as data networks, this is a chance to lead in building patient-centric, interoperable ecosystems that complement TEFCA's national backbone.

The expansion of TEFCA, with over 9,400 organizations connected via a Qualified Health Information Network (QHIN) as of August 2025, is transforming the economics of data exchange. By providing a single on-ramp for payer-payer and payer-provider flows, TEFCA reduces the need for costly, custom integrations. Strategically, this could disrupt the dominance of clearinghouses and proprietary networks, leveling the playing field for organizations willing to invest in standards-based connectivity.

FHIR and AI: The foundation for the future

HL7's recent emphasis on the intersection of FHIR and AI underscores a critical insight: high-quality, structured data is the prerequisite for secure and effective AI in healthcare. Projects demonstrating improved denial prediction, clinical validation and coding automation all rely on robust FHIR governance. As AI becomes more deeply embedded in clinical and administrative workflows, organizations that invest in FHIR maturity will be positioned to maximize the benefits.



Differentiation through governance and enablement

The next two years (2026–27) will be a critical runway for organizations to move beyond compliance and differentiate themselves through identity and app enablement, governance maturity and workflow integration. Commodity players will focus on checking regulatory boxes, while strategic leaders will use these mandates as catalysts for broader transformation, modernizing prior authorization, enabling real-time clinical exchange and integrating AI-driven insights at the point of care.

Cognizant's TriZetto® healthcare solutions exemplify this strategic approach, offering compliance accelerators, X12-to-FHIR conversion engines and end-to-end prior authorization platforms. With QHIN integration underway, Cognizant is positioning itself as a key enabler of national clinical data exchange, helping clients not only meet regulatory requirements but also unlock new value from interoperability.

Interoperability is no longer a distant goal—it is the defining challenge and opportunity of the current era in healthcare. The organizations that recognize this, and act decisively, will not only achieve compliance but will shape the future of healthcare delivery, data exchange and patient empowerment.



To learn more about our interoperability solutions, visit
www.cognizant.com/industries/healthcare-technology-solutions/trizetto/unify

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Stephanie leads strategy and growth for Cognizant's healthcare revenue cycle and interoperability initiatives. She oversees the TriZetto Unify Strategy, advancing payer and provider collaboration through FHIR and X12 integration. With over 15 years of experience driving healthcare transformation, she brings deep expertise in product innovation, payer-regulatory compliance and scalable solutions for connected care.



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