The Missing Layer in Healthcare AI: From Data to Personal Context

How a governed, consented context layer turns fragmented health data into timely, trusted, person-centered action.

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Roshen Matthew and Matt Routh

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Introduction

Healthcare is generating more data than ever before, yet patients, providers, and systems still struggle to turn that data into meaningful action. The next AI advantage in healthcare will not come from isolated models, better prompts, or another wave of point solutions. It will come from a continuously updated, consented understanding of each individual's longitudinal and real-time situation–*their personal context*–capable of making recommendations, interventions, and interactions not only clinically correct, but feasible, timely, and financially meaningful.

That context is increasingly being assembled outside the traditional healthcare system. An Oura Ring may reveal sleep debt, recovery strain, temperature shifts, or early signals of illness. Fertility and pregnancy planning platforms such as Natural Cycles, Clue, Flo, Mira, and Ava can capture cycle patterns, ovulation signals, hormone trends, symptoms, and intent. Smart glucose tools such as Dexcom, FreeStyle Libre, Levels, and January AI can show how food, medication, stress, and behavior affect metabolic response in near real time. Individually, these tools are useful. Strategically, they point to something much larger: a new layer of health intelligence that connects clinical history, daily behavior, physiology, preferences, affordability, access, and life stage.

For healthcare and pharma leaders, this is not a marketing concept. It is an enterprise capability that sits at the intersection of care delivery, patient experience, operations, value-based performance, trust, and margin. Organizations that treat personal context as foundational infrastructure, rather than as a feature inside disconnected tools, will be better positioned to improve outcomes, reduce friction, personalize engagement responsibly, and create durable competitive advantage.

Why Context Is the New Battleground

Healthcare and pharma are reaching the limits of context-poor AI. Margin pressure remains intense. Workforces are stretched. Consumers expect healthcare experiences to feel more coordinated, relevant, and responsive. At the same time, most organizations still operate on fragmented data and episodic workflows, with clinical, claims, digital, service, and support information sitting in separate systems and surfacing at different moments.

That gap matters because many current AI deployments are accurate in narrow tasks but That disconnect matters because many current AI deployments are accurate in narrow tasks but weak in real-world execution. In a recent study by Mount Sinai on ChatGPT Health, Isaac S. Kohane, MD, PhD, Chair of the Department of Biomedical Informatics at Harvard Medical School, emphasizes the potential dangers: “LLMs have become patients’ first stop for medical advice—but in 2026 they are least safe at the clinical extremes, where judgment separates missed emergencies from needless alarm. When millions of people are using an AI system to decide whether they need emergency care, the stakes are extraordinarily high. Independent evaluation should be routine, not optional.” And while AI models may quickly improve at flagging risk, suggesting a therapy, or triggering outreach, they continue to fail to account for whether a patient can afford the medication, access the site of care, understand the next step, or respond through the right channel at the right time. The cost of that mismatch is rising: more notification fatigue, generic engagement, avoidable administrative work, missed care opportunities, and weaker returns from digital investments. In value- and relationship-based models, **the next differentiator will not be prediction alone. It will be the ability to act with context.**

Defining AI Personal Context

AI Personal Context is an AI system's ability to understand, continuously learn from, and apply a full longitudinal and situational profile of an individual to inform decisions and interactions in real time. It moves beyond isolated data points such as a diagnosis, lab value, or visit note. It integrates a broader understanding of the person across time, channels, and settings.

That context includes five dimensions:

- **Clinical context,** including diagnosis, comorbidities, medications, care plans, utilization history, and risk signals
- **Behavioral context,** including appointment patterns, digital engagement, adherence behaviors, and channel preferences
- **Social and environmental context,** including transportation options, food security, caregiving burden, living situation, and community risk
- **Financial and coverage context,** including benefit design, out-of-pocket exposure, formulary realities, and prior authorization history
- **Real-time situational context,** including current symptoms, device data, recent events, care setting, and immediate intent

This is what allows AI to answer not only, "What is happening medically?" but also, "What is happening for this person right now, given everything we know?" That second question is what turns information into action.

What AI Personal Context Is, and What it Is Not

AI Personal Context is continuous, multimodal, situational, and adaptive. It is not a static record. It is a dynamic profile that updates as new information emerges and that can guide decisions across care, service, support, and operations. Properly built, it becomes a shared enterprise capability that can power multiple high-value use cases.

It is also important to define what AI personal context is not. It is not just a better Electric Health Record (EHR). It is not predictive modeling alone. It is not simply a chatbot with memory. And it is not marketing personalization repackaged for healthcare. Marketing can be one downstream application, but the core strategic issue is much broader: building a governed context layer that makes healthcare interactions more relevant, safe, coordinated, and financially sustainable.

From Transactional AI to Relationship-Aware Care

The strategic shift is profound. Organizations that use AI transactionally optimize single moments. Organizations that build AI Personal Context optimize relationships over time.

That will move the enterprise from static records to dynamic profiles, from disease-centric care to person-centric care, and from episodic encounters to continuous intelligence. The practical payoff is not abstract. It will show up in better adherence, more effective navigation, stronger digital containment, improved workforce productivity, and more trusted patient and HCP experiences. That value will be realized not only through better recommendations, but also through orchestration engines that determine the next best action across care, service, and support channels. It will also create a more valuable enterprise asset: a governed context layer that can support population health, value-based care, a digital front door, patient services, and precision engagement.

Six Ways AI Personal Context Comes to Life in Healthcare

Medication optimization in provider care

AI Personal Context considers diagnoses, prior side effects, formulary coverage, affordability constraints, refill history, and transportation access. It recommends a clinically appropriate medication the patient can realistically obtain and sustain. A generic AI model may identify the guideline-preferred drug for a default patient. A context-aware model identifies the best feasible option for this specific individual, improving adherence, reducing prescribing rework, and increasing the likelihood of real clinical benefit.

Preventive outreach for care-gap closure

A context-aware assistant identifies who is overdue for screening, but also who is at high risk, who has low prior engagement, who faces access barriers, and which outreach channel and timing are most likely to work for the individual. Instead of sending identical reminders, the organization tailors sequencing and support. The result is better conversion, more efficient outreach, and stronger quality performance.

Six Ways AI Personal Context Comes to Life in Healthcare

Digital front door and virtual assistant guidance

A context-aware assistant understands active conditions, recent encounters, current symptoms, coverage rules, and patient intent. It avoids contraindicated recommendations, routes urgent needs appropriately, helps schedule follow-up appointments, and directs each patient to the right service pathway for them. A generic assistant answers the question asked. A contextual assistant helps resolve the right problem safely and efficiently.

From omnichannel to optichannel orchestration and next best action AI-decision-making

A context-aware assistant uses channel behavior, engagement history, clinical context, consent status, prior outreach response, support needs, and timing signals to determine what interaction should happen next, through which channel, and with what message or service action. In the near term, this is often rule-led, with approved content, frequency caps, and risk disclosure guardrails to maintain compliance and avoid over-personalization. Over time, more advanced decision engines will optimize journeys more dynamically across care, service, and support touchpoints. This will be better than a static campaign or fixed workflow because it adapts to individual context while respecting regulatory and operational boundaries. The value will be higher engagement effectiveness, better service coordination, lower friction, and more efficient use of outreach resources.

Benefits and prior authorization navigation

A context-aware assistant blends coverage rules, diagnosis, prescribed therapy, prior authorization history, affordability exposure, and prior digital behavior. It can guide a member or patient to the next best administrative action, surface alternatives, and anticipate documentation needs. Generic navigation often leaves people stuck between provider, payer, and pharmacy. Context-aware navigation reduces abandonment, lowers cost-to-serve, and improves the experience of getting to therapy.

Adherence and persistence support in pharma

A context-aware assistant uses refill history, support program milestones, side-effect signals, affordability barriers, education engagement, and channel preferences to identify likely discontinuation risk. It then triggers supportive, non-coercive interventions such as education, affordability resources, nurse outreach, and specialist follow-up prompts. This is materially better than a generic refill reminder because it addresses the reason a patient is drifting. The business value is improved persistence, better outcomes, and stronger return on patient support investment.

Governance, Trust, and the License to Personalize

The opportunity is significant, but so is the risk to one's privacy. Personal context is a high-value enterprise asset, which means it requires board-level oversight.

Consent and permission management must be treated as core infrastructure, not as a front-end design choice. Purpose limitation matters. Minimum-necessary data use matters. Boundary design matters, especially when organizations operate across care, operations, patient support, and commercial functions. Clinical safety and accountability are equally important. Context-aware systems need clear escalation paths, human oversight, and auditability when recommendations influence care or access.

Leaders must also manage bias, equity, cybersecurity, identity, and third-party data sharing. Richer context can improve relevance, but it can also amplify exclusion, sensitive inference, and compliance exposure if it is poorly governed. **The real question is not whether organizations should personalize. It is whether they have earned the license to do so responsibly.**

Key Leadership Considerations for the Next 12 to 18 Months

The winning move is not to launch more disconnected pilots. It is to define the enterprise context layer that those pilots should rely on and govern it accordingly.

Leaders should act on four questions now:

- What specific outcomes and margin levers should AI Personal Context improve first, such as adherence, care-gap closure, navigation cost, and avoidable utilization?
- What enterprise standards will govern identity, consent, data access, auditability, and accountability across clinical, digital, compliance, and data teams?
- Where are the non-negotiable boundaries between care, operations, patient support, and commercial use?
- Which use cases can prove both trust and ROI quickly enough to justify scale?

AI Personal Context is becoming the missing layer between data and decisions.

But more importantly, it is what makes healthcare feel less like a system and more like it was designed for the individual navigating it.

The organizations that build this capability responsibly won't just improve performance. They will redefine what it means to deliver care, support, and connection in a world increasingly shaped by AI.

Want to learn more or keep the conversation going?

AI Personal Context isn't just a technology shift, it's a new way of thinking about how healthcare decisions are made, delivered, and experienced.

If you're exploring how to bring more context-aware, personalized experiences into your organization, whether across care, patient support, or engagement, our authors would love to connect.

Connect with the Authors:

Roshen Mathew

Chief AI & Innovation Officer
SSCG, Omnicom Media Health
NewBizUS@sscgmedia.com

Matt Routh

VP, Director of Creative Tech
Omnicom Health
ohditeam@omc.com