

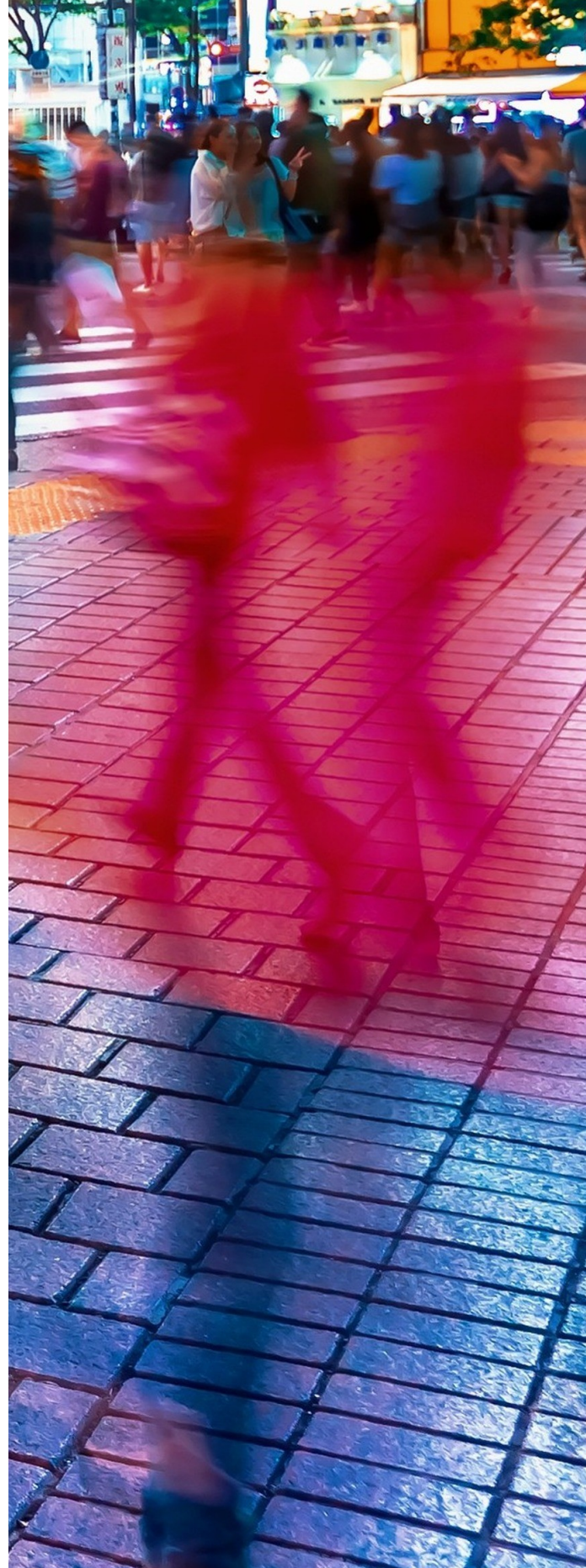
BOARD ROOM ESSAY

EXECUTIVE BRIEF NO. 003

AI Isn't Disrupting Healthcare. Consumers Are.

Your competition isn't the health system across town. It's the experience someone had with Amazon the night before.

AI AND THE CONSUMER EXPERIENCE
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Everyone Says AI Is Disrupting Healthcare. It's Not. Consumers Are.

Consumers now judge healthcare against the best experience they had anywhere yesterday. That comparison — not any technology roadmap — is the real disruption.

BY TOM LAWRY

There's a quiet but consequential misunderstanding happening in healthcare right now.

Across boardrooms and conference stages, leaders talk about artificial intelligence as if it's the disruption to manage — the next great differentiator between healthcare organizations. Strategies are framed around AI adoption, governance, and maturity, as though intelligence itself is the “holy grail.”

It isn't.

The real disruption didn't arrive as a technology roadmap or a vendor demo. It walked through the front door, pulled out a phone, and sighed in frustration.

Your competition isn't the health system across town. It's the experience someone had with Amazon the night before.

Healthcare is no longer evaluated against healthcare. It's evaluated against the rest of a person's life — and in 2026 that life is increasingly intelligent, mobile, personalized, and relentlessly convenient. That is the shift many healthcare organizations still haven't fully internalized.

Welcome to the era of the Intelligent Health Consumer.

The world consumers actually live in

I first wrote about the rise of the Intelligent Health Consumer in my 2020 book, *AI in*

Healthcare – The Rise of Intelligent Health Systems. At the time, the idea felt forward-looking. Today, it's no longer a prediction. It's simply reality.

Consumers don't wake up thinking about AI. They wake up inside it.

Intelligence has become the background hum of daily life — so embedded that it's almost invisible. A wearable quietly interprets sleep patterns and physiological signals overnight. A bank resolves fraud before anxiety ever has a chance to surface. A travel app predicts price changes with uncanny timing. A streaming service understands mood and preference like a close friend.

None of this feels magical anymore. It feels normal.

And that distinction matters.

Because consumers don't care how these systems work. They care about how they feel. These experiences remove effort. They anticipate needs. They deliver clarity without demanding attention. They respect time.

This is the world people now inhabit — one where intelligence fades into the background and life simply works.

“Consumers don't wake up thinking about AI. They wake up inside it.”

And then they enter healthcare

Suddenly, everything slows down.

Tasks that should take minutes stretch into days. Answers that should be clear are buried inside portals filled with PDFs, unexplained terminology, and fragmented information. Scheduling feels transactional. Billing feels adversarial. Navigation feels like guesswork rather than guidance.

Not because clinicians lack compassion or capability — but because the experience surrounding the extraordinary skills, talents, and hopes of doctors, nurses, and care teams has not kept pace with the intelligence shaping the rest of a consumer's life.

This is where the real gap lives.

It's tempting to say healthcare is falling behind. That framing misses the mark. Clinically, healthcare is advancing at an extraordinary pace. Scientific discovery, diagnostics, therapeutics, and medical expertise continue to accelerate.

The problem is that everything outside healthcare is advancing even faster in how it communicates, anticipates, and personalizes.

The reference point has moved. Healthcare hasn't moved with it — yet.

Consumers feel that dissonance immediately. They don't need surveys to tell them something is wrong. They feel it in the friction, the repetition, and the lack of continuity. They feel it when every other industry seems to remember them, but healthcare still asks them to explain themselves from scratch.

When that happens, healthcare isn't compared to another hospital or health plan. It's compared — often subconsciously — to the best experience they had yesterday.

That's why the Amazon comparison matters. Not because healthcare should behave like retail, but because consumers carry expectations forward. Seamless ordering, proactive communication, and effortless resolution become the baseline. When healthcare falls short of that baseline, it doesn't feel "complex." It feels outdated.

Complexity is not an excuse

At this point, many leaders retreat to a familiar refrain: healthcare is different. More regulated. More complex. More consequential.

All of that is true — and also beside the point.

Consumers don't experience regulation. They experience interaction. They don't see complexity. They feel confusion. They don't care why something is hard. They only know that it is.

Regulation does not require opacity. Complexity does not demand friction. Clinical care may be uniquely serious, but the experience around it does not need to feel uniquely broken.

The world has already reset expectations for how organizations communicate, respond, and adapt. Healthcare didn't opt out of that reset. It simply hasn't fully acknowledged it.

THE INTELLIGENT HEALTH CONSUMER EXPECTS

- Clarity without chasing it
- Personalization without paperwork
- Systems that remember, connect, and anticipate
- Digital experiences that don't require training manuals — or patience

Expectation inflation is the real disruption

What's driving this change isn't AI adoption curves or technology roadmaps. It's something far more powerful: expectation inflation.

For decades, healthcare transformation was driven by reimbursement changes, regulatory pressure, or policy shifts. Today, it's driven by comparison. Consumers no longer compare hospitals to other hospitals. They compare healthcare to the best experiences they have anywhere in their lives.

This is the real disruption. Not AI as a tool — but AI as a trainer of expectations.

Once consumers are taught that systems can anticipate, explain, and adapt, anything that doesn't feel outdated. Any friction feels unnecessary. Any opacity feels like indifference.

The Intelligent Health Consumer isn't waiting for healthcare to catch up. They're already here, carrying expectations shaped elsewhere. They expect clarity without chasing it. They expect personalization without paperwork. They expect systems that remember, connect, and anticipate. They expect digital experiences that don't require training manuals or patience.

Most importantly, they don't view healthcare as a special ecosystem with separate rules. They view it as part of life. And life, now, is intelligent.

This doesn't mean healthcare needs to become Amazon or Netflix. It doesn't mean care should be transactional or superficial. It means healthcare must operate in a world where consumers are trained — every single day — by organizations that remove friction by default.

That is the shift.

The message for the board room

The organizations that succeed over the next decade won't be defined by the size of their campuses, the number of beds they operate, or even how much technology they deploy. They'll be defined by how well they use intelligence to make care feel coherent, humane, and responsive.

They'll understand something essential: AI isn't the story. The consumer is.

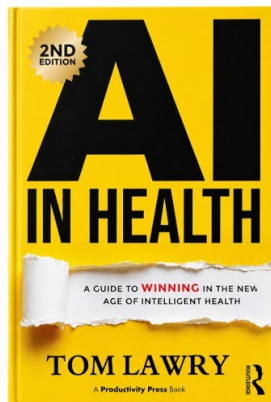
The Intelligent Health Consumer has arrived.

The only question is whether you're willing to meet them where they already are.

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Available in October from all major booksellers.

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