

Research Report

The AI Equilibrium: Balancing Fragmented Maturity with Consumer Trust

Modea's 2026 Analysis of AI Maturity vs. Consumer Expectations

Executive Summary

Modea's annual digital maturity research looks at how U.S. health systems are evolving. Our 2026 approach synthesized two distinct, proprietary data sets: internal maturity self-assessments from 27 major health systems and a direct consumer study of over 1,300 patients and caregivers. Here, we've cross-referenced health system capabilities against consumer sentiment to report on the current state of AI in healthcare.

Key Findings: Maturity and Trust

- 1 The State of Fragmented Maturity:** Digital maturity varies significantly by scale. For example, 60% of large systems (>\$5B) report high maturity in AI Search & Discovery, compared to only 10% of small systems (<\$2B), highlighting a gap in how patients find care.
- 2 "Human-First" AI:** Health systems are correctly prioritizing Ambient Clinical Documentation and AI Governance, which will both contribute most positively to closing the patient trust gap.
- 3 The Economic Divide:** Trust is currently a luxury. While 68% of high-income earners (\$150k+) trust AI to provide health answers, that trust plummets to just 24% for those earning under \$75k. Systems must ensure AI remains a bridge to care, not a barrier.
- 4 Opportunity for Growth:** Integrated, patient-facing tools represent the next frontier for improving system navigation and patient experience. However, these tools need better customer data and connected platforms.

I. State of AI Maturity in Health Systems

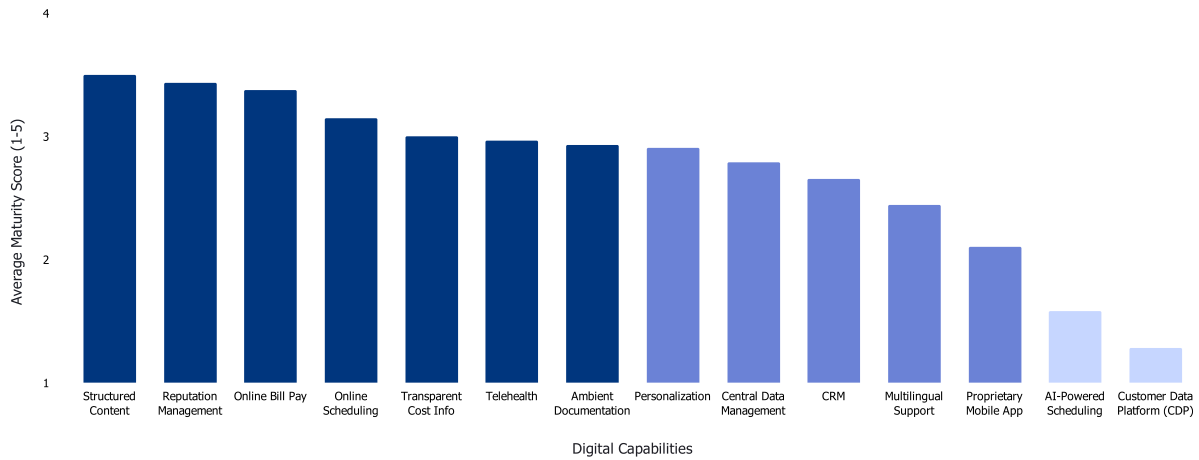
AI maturity in healthcare is currently defined by isolated successes rather than standardized, system-wide adoption. Most organizations are in pilot stages, with innovation often siloed within individual departments.

Our Process: Assessing Digital Maturity

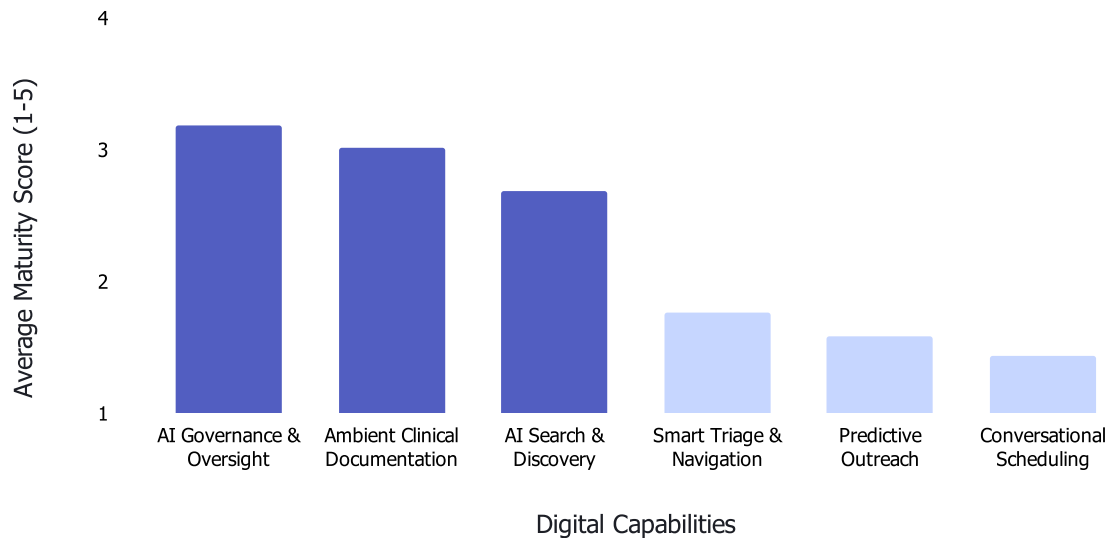
To guide their assessment, participants were given a description of a best-in-class experience for each capability, rated against today's standards. Participants ranked themselves on a five-point scale (1 - Not Offered to 5 - Exceeds Benchmark).



Digital Front Door Capabilities Becoming Increasingly Table Stakes While Data Backbone for AI Innovation Lags



AI Maturity: Operational/Clinical and Discoverability Advancing; Patient-Facing Tools Mostly Non-Existent



The Technical Roadblock

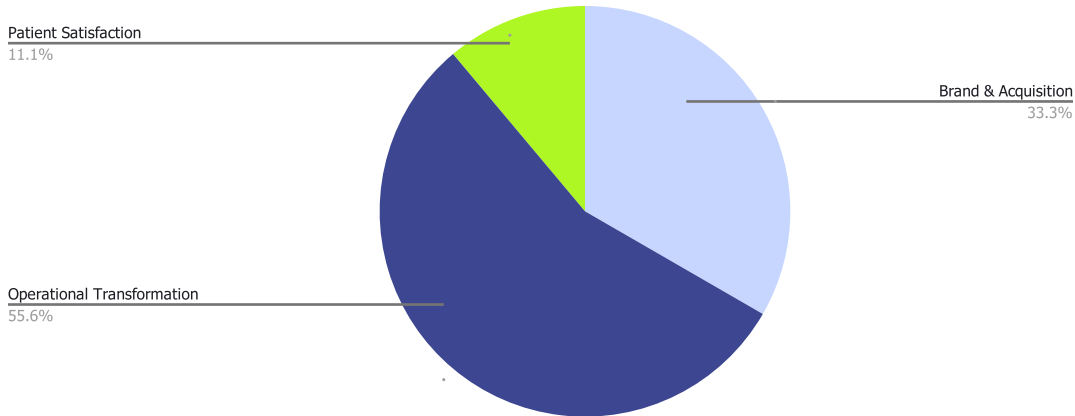
The primary bottleneck for high-value AI applications like conversational scheduling and predictive outreach is the lack of a unified data layer. Customer Data Platforms (CDP) represent the lowest-scoring capability in our study. Without a CDP to aggregate consumer behaviors and clinical history, AI tools cannot communicate effectively across the enterprise, stalling progress at the pilot phase.

Strategic Drivers

Current AI investments are primarily focused on efficiency and discoverability. This aligns with the two most common strategic imperatives guiding digital investments: Operational Transformation (55% of health systems) and Brand/Acquisition (33% of health systems).



Operational Transformation Most Common Strategic Driver Behind Health System Digital Investments, Followed by Brand & Acquisition



II. AI Investment by System Size and Type

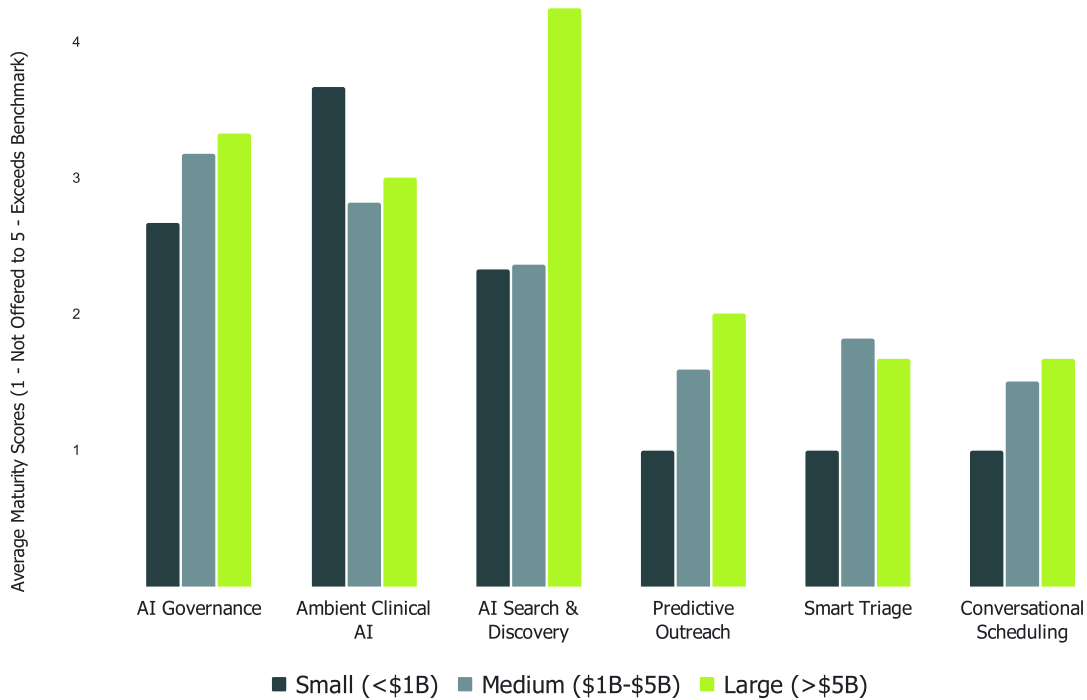
While AI capabilities are largely in development phases across the board, systems invest differently based on their organizational priorities and structures.

Key Insights About Health System Size and AI Investment

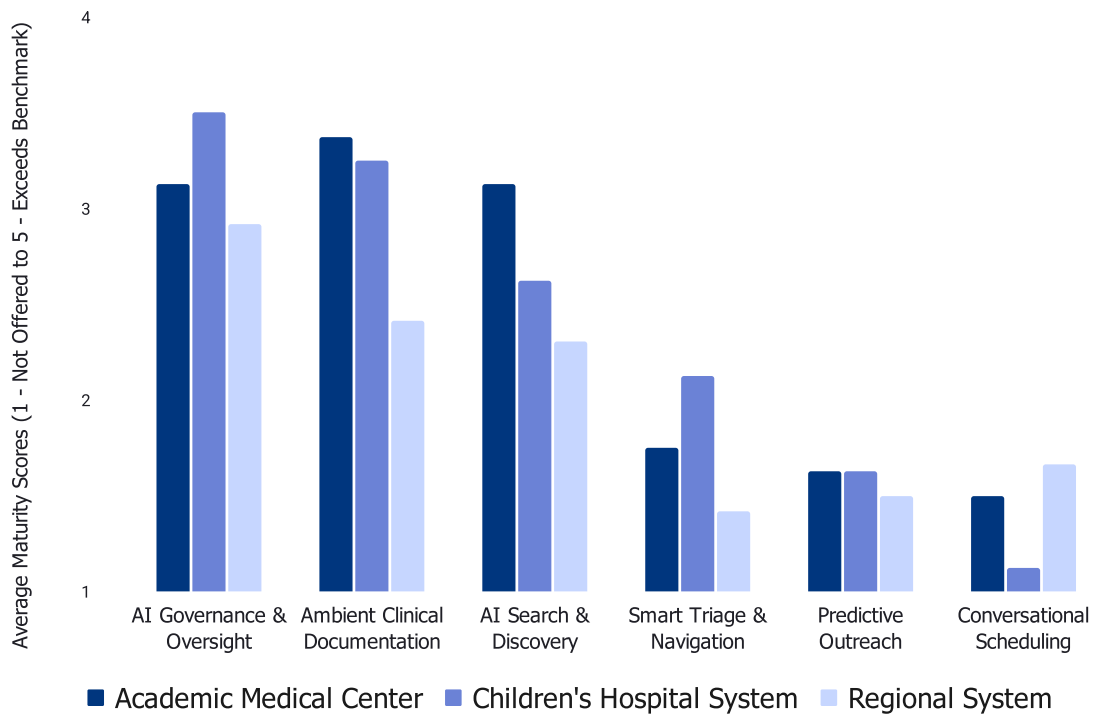
- 1 Large Systems (>\$5B revenue):** These organizations lead in AI Search & Discovery (4.25) and Governance (3.33). Their focus is on building a scalable framework; 100% of large systems surveyed have implemented at least one system-wide AI capability.
- 2 Smaller Systems (<\$1B revenue):** These systems report the highest maturity in Ambient Clinical Documentation (3.67). By bypassing the complex hurdles typical of larger organizations, they show greater agility in deploying specific tools to reduce administrative burden immediately.
- 3 Children's Hospital Systems:** These organizations lead the industry in AI Governance & Oversight (3.50). This reflects a robust and cautious approach to managing the ethical and regulatory aspects of pediatric care.



Large Systems Prioritize Formal Infrastructure While Smaller Systems Show More Agility in Point Solution Deployment



AI Capability Maturity Dependent on Organizational Structure and Mission



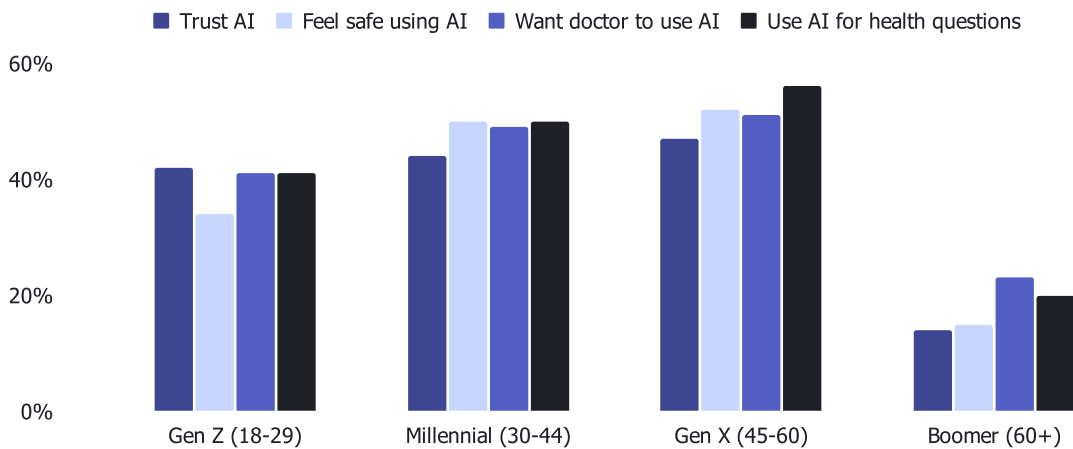
III. The Consumer Trust Gap: Navigating the Demographic Divide

Consumer readiness for AI is not a monolith; it is deeply divided by age, income, and who is holding the tool.

The Generational Divide

A stark "Trust Gap" exists among your patients. Trust in healthcare AI plummets to just 13.7% for seniors. This represents a major demographic risk, as your highest-utilizing patient population—those with the most complex care needs—is also the most skeptical of the technology.

 **Positive Sentiment About AI Use in Healthcare Strongest For Millennials/GenX, Lowest for Boomers**



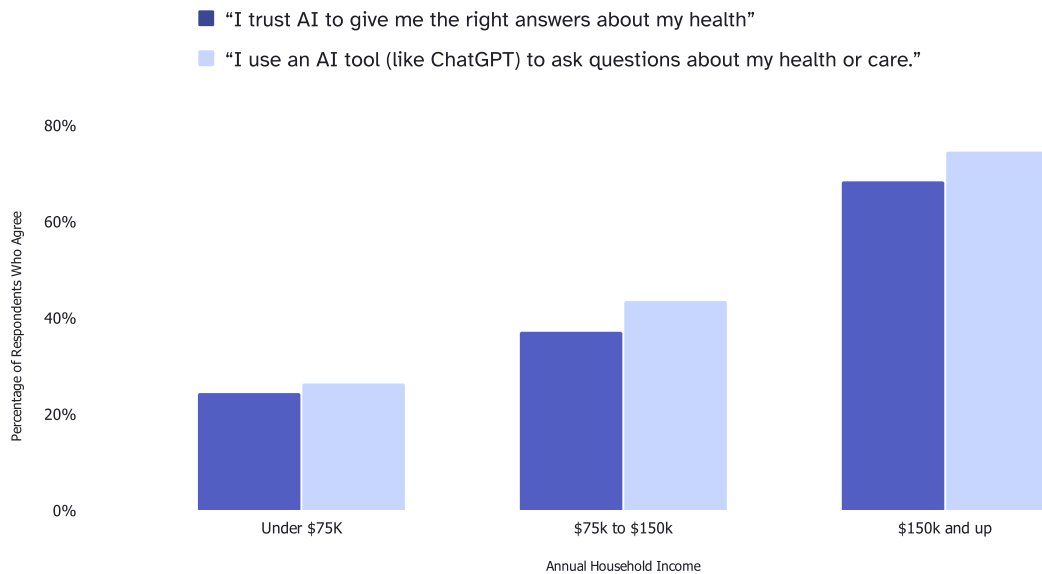
This graph shows average scores across four generational groups in response to the following statements: 1) I trust AI to give me the right answers about my health. 2) I use an AI tool (like ChatGPT) to ask questions about my health or care. 3) I want my doctor to use AI to help them take better notes or find health problems faster. 4) I feel safe using AI to help me make decisions about care for myself or my dependents.

The Economic Catalyst

AI adoption is heavily influenced by household income. High-income earners (\$150k+) are twice as likely to be early adopters and express comfort with AI-driven care compared to lower-income demographics. Notably, consumers across income levels are more likely to say that they use AI for healthcare-related purposes than they are to say that they trust the utilization of AI for healthcare-related purposes.



Consumer Trust in AI Does Not Determine Use; AI Use & Trust Increase Considerably with Income



IV. Strategic Roadmap: Achieving AI Equilibrium

To successfully navigate this landscape of fragmented maturity, we recommend a focused three-step roadmap:

- 1 Fix the Floor:** Commit investment to your CDP and data management to elevate your baseline capability.
- 2 Scale the Wins:** Transition proven solutions, specifically Ambient Documentation, from isolated departmental pilots to standardized, system-wide implementation.
- 3 Bridge the Gap:** Focus new patient-facing AI initiatives on low-risk utility and discoverability. Transactional experiences like clinical triage must remain human-led to maintain and build patient trust.