Rita Khan's
Real-Time Revolution

How Optum's **Chief Consumer Officer** is leading a smarter, more connected healthcare system.

BY **JON BALL**
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> Chief Consumer Officer,
> Optum

Right now, imagine walking into a clinic where every facet of your visit is crafted to suit your individual needs. From the moment you check in, the staff anticipates your requirements; your medical history is seamlessly integrated into the consultation, and the treatment plan aligns perfectly with your lifestyle. This isn't a dream—it's the reality of hyper-personalized health-care today.

Hyper-personalization is revolutionizing patient experiences by leveraging advanced technologies like artificial intelligence (AI) to tailor medical care to the individual. This approach transcends traditional one-size-fits-all methodologies, offering treatments and health recommendations based on a patient's unique genetic makeup, behavior, and real-time health data.

Industries such as retail and entertainment have long harnessed personalization to enhance customer engagement and loyalty. The healthcare sector is now rapidly adopting similar strategies, recognizing that personalized care can lead to better patient outcomes and satisfaction. According to Forbes,

AI is "finally able to deliver highly individualized experiences at scale, providing personalization systems for individuals at scales never seen before," marking a significant shift in how healthcare services are rendered.

Moreover, a study by NRC Health published in *Becker's Hospital Review* indicates that while twice as many people consider being treated as a unique person is important in healthcare compared to other services, only 38% feel they actually receive such personalized care. This is in contrast to 75% of consumers who are actively seeking more personalized experiences—and 61% who say they would

visit their healthcare provider more often if communications felt personalized—suggests research from Redpoint Global published in *Healthcare Purchasing News*.

Leading this transformation is Rita Khan, the Chief Consumer Officer at Optum. A subsidiary of UnitedHealth Group and established in 2011, Optum is an information and technology-enabled health services business dedicated to helping make the health system work better for everyone. With expertise in consumer engagement, digital transformation, and AI-driven innovation, Ms. Khan has a proven track record of leveraging technology to enhance consumer experiences in both healthcare and retail—two industries now converging in their approach to personalization.

At Optum, Ms. Khan ensures patients receive curated, predictive, and seamlessly integrated healthcare experiences. As AI-driven personalization reshapes various industries, her ability to bridge the gap between technology and human-centered care positions Optum as a trailblazer in the shift from reactive to proactive, hyper-personalized medicine.

"When I think about personalization and the move towards hyper-personalization, it's clear that consumers want curated experiences—and healthcare is no different," says Ms. Khan. "As an industry, we have to make sure that we are meeting that need and providing patients and customers with experiences that are highly personalized since nothing is more personal than health."

A Cross-Industry Perspective

To fully appreciate how Ms. Khan is primed to "meet the moment", one must look no further than her career trajectory, which showcases the transformative power of cross-industry experience.

Her leadership journey began in the corporate offices at Target Corporation and then Best Buy, where she led digital product management strategy, serving as director at BestBuy.com and leading the digital direct-to-business channel. This role reinforced her belief in seamless digital experiences and customer engagement—foundational elements she would later bring to healthcare.

In 2017, she transitioned to UnitedHealthcare as senior vice president, consumer digital, leading the digital transformation across Medicare, Medicaid, and commercial business units. There, she helped modernize the consumer experience, applying principles learned in retail to improve digital access and engagement.

In 2019, Ms. Khan was appointed chief digital officer at Mayo Clinic, where she established Mayo Clinic's Center for Digital Health. During her tenure, she built a world-class digital, data, and AI enablement team, addressing the evolving needs of care delivery. When the COVID-19 pandemic hit, she rapidly scaled Mayo's digital health infrastructure, increasing daily telehealth visits from 10 to 1,500 between February and May 2020, demonstrating the critical role of digital solutions in modern healthcare.

Now, as chief consumer officer at Optum, Ms. Khan aligns products, services, and digital capabilities to meet the needs of nearly 100 million patients and members.

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"Standing before us all is an unprecedented opportunity to meet customers where they are and finally make healthcare simpler, more affordable, and more connected than ever before," says Ms. Khan. "Given advancements in emerging technologies and the evolution toward hyper-personalization, the healthcare industry is on the precipice of a very unique moment in time. I'm excited about delivering innovative solutions that truly impact consumers' lives in a positive way."

By applying retail-driven principles to healthcare, Khan advocates for curated, intuitive experiences that empower patients, making healthcare interactions as seamless as those in her past career-life. "Consumers want to engage with brands in ways that work for them, and the expectation is brands know them—it's table stakes," she says.

Yet, implementing consumer-centric digital transformation in healthcare presents significant challenges.

Ms. Khan acknowledges that creating a truly connected healthcare experience within a vast enterprise like Optum requires extensive collaboration; a balancing act that succinctly highlights the complexity of modern healthcare transformation.

"It's not easy—it takes a lot of cohesion both internally and externally," she explains. "Aligning various stakeholders around consumer-centricity requires continuous evaluation of investments, incentives, and feedback loops to ensure they truly support consumer needs."

Hyper-Personalization in Action

Optum is using AI-driven predictive intelligence to analyze vast amounts of patient data in real time. These algorithms identify patterns and help in the process forecasting potential health issues before they become critical, allowing for early intervention. For example, AI models can predict chronic disease exacerbations, enabling healthcare providers to implement preventive measures tailored to individual patients.

A prime example of this approach is the Optum app, designed as a personalized health management tool. The app helps patients with finding and scheduling care, accessing information and support, and connecting more efficiently with care teams.

"Our app leverages the best of what technology has to offer to make it intuitive and personal," says Ms. Khan. "My goal is to build such a helpful app that patients see it as an indispensable member of their care team."

Beyond digital tools, Optum's transformation is centered around value-based care—a model accelerating

the transition from a fee-for-service to a value-based system of care delivery. Value-based care arrangements are designed to manage health care costs and improve the patient experience.

"If we think about value-based care, our approach is about providing high-quality, affordable care proactively to keep people healthy over their lifetime," explains Ms. Khan. "Personalization in this model means empowering patients with information and options that lead to better care."

However, the integration of AI in healthcare comes with challenges. Ensuring accuracy, privacy, and security of patient data is critical. To address these concerns, UnitedHealth Group has developed a Responsible Use of AI program, which establishes strict standards for accuracy, security, ethics, and transparency.

"We take accuracy and completeness of information very seriously as we implement new technologies because our patients and providers count on us," says Ms. Khan.

"Through our responsible AI program, UnitedHealth Group has set standards to ensure AI tools are developed and implemented responsibly."

But for Ms. Khan, AI-responsibility isn't just a requisite for compliance. Instead, her views speak to a greater, more powerful commitment to consumers.

"We have an opportunity to address long-standing pain points for both patients and providers and create solutions that make the healthcare system work better for everyone," says Ms. Khan. "That's our mission, and that's what drives me—and quite frankly, many of our colleagues—each day."

A Hippocratic Approach to Data Security

Like all senior executives navigating hyper-personalization, Ms. Khan must tackle the critical challenge of data protection, from ownership to security.

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creating a more personalized experience," says Ms. Khan. "When we leverage these insights, we can provide information, support, and solutions to guide patients in their care journeys—where, when, and how they wish to engage with us."

The challenge lies in balancing personalization with privacy, requiring constant evaluation and refinement. Consumers expect on-demand, seamless healthcare experiences, but they also want assurance that their health data is secure and used responsibly.

In today's fragile digital trust landscape, Ms. Khan stresses that transparency is not optional—it's essential. Therefore, Optum is committed to ensuring that patients understand how and why decisions are made.

"We believe that current AI models should support—not replace—human decision-making," she emphasizes. Furthermore, says Ms. Khan, Optum's trust-building strategy is rooted in clear communication, ethical AI standards, and strict data protection policies.

"When we provide personalized support in ways that patients value, we build meaningful relationships—one consumer at a time—to help create the kind of health system we want to see for everyone," says Ms. Khan.

Hyper-Personalization: What the Next Generation Demands

As Ms. Khan and Optum refine their consumer strategy, a new wave of healthcare consumers is emerging—and they differ significantly from previous generations. Generation Alpha—born between 2010 and 2024—is projected to make up 11% of the global population by 2030, according to statistics from the United Nations.

MEET RITA

Rita Khan serves as the Chief Consumer Officer at Optum, where she aligns products, services, and digital capabilities to meet the needs of nearly 100 million patients and members. Ms. Khan brings over 20 years of experience in digital transformation, consumer strategy, and innovation across healthcare, retail, and technology. Previously, as Chief Digital Officer at Mayo Clinic, Ms. Khan led the creation of the Center for Digital Health and developed an integrated digital strategy that connected data, analytics, clinical insights, and virtual care solutions to enhance patient outcomes. Her previous leadership roles at UnitedHealthcare, Best Buy, and Target shaped her consumer-first approach. Ms. Khan holds a bachelor's degree from Tufts University and an MBA from the University of St. Thomas.

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This generation consists of digital natives who have never known a world without AI, smartphones, and on-demand services. They expect healthcare to function like their favorite brands—seamlessly, instantly, and with a clear purpose. Companies like Nike, Apple, and Patagonia have built fierce loyalty by standing for something bigger than their products. For Gen Alpha, personalization isn't a luxury—it's an expectation.

"Younger consumers prioritize purpose and mission when selecting their preferred brands, and we're seeing that they have a more holistic view of health and healthcare," says Ms. Khan.

"Being healthy for them is less about numbers and more about social, emotional, and physical connection. They expect the companies they engage with to share their values and actively work toward a better, more connected future."

In healthcare, this means digital-first, intuitive experiences that not only streamline care but also demonstrate a commitment to accessibility, affordability, and equity. Gen Alpha doesn't just want better apps and AI-driven tools—they want proof that companies genuinely care about their well-being.

They also expect real-time digital guidance in their daily health choices—whether it's reminders to move more, nutrition recommendations, or alerts for potential health risks.

"Our goal is to create a truly digital-first, consumer-first organization—one that meets the health needs of younger consumers and beyond," says Ms. Khan.

Case in point, the aforementioned Optum app proactively guides consumers toward better health by suggesting preventive screenings, flagging medication conflicts, and offering real-time coaching and support. Most importantly, Ms. Khan fully understands that this shift isn't optional.

"The next generation won't tolerate outdated, inefficient healthcare experiences. They expect seamless, predictive, and hyper-personalized engagement at every touchpoint—and we

can deliver for them anywhere, anytime to meet their health needs," she says.

A Vision of the Future

As the coming years will most certainly redefine healthcare, Ms. Khan envisions a future where healthcare is predictive, proactive, and consumer-driven.

"When I think about what the world will look like in five to ten years, it's about the patient actually being in control of their whole health," says Ms. Khan. "They're not letting the healthcare system happen to them—they're truly engaged."

However, the road to transformation won't be easy. The healthcare industry has historically lagged behind in digital adoption, slowed by legacy systems, regulatory hurdles, and fragmented care models. Fortunately, leading Optum through this evolution is both a challenge and a passion for Ms. Khan.

"Even the most consumer-centric organizations have drift," Khan acknowledges. "It takes constant reflection to ensure investments, incentives, and feedback loops are aligned to make healthcare simpler, more affordable, and more connected."

To stay relevant, says Ms. Khan, leaders must embrace digital-first, AI-powered strategies that enhance—not complicate—the healthcare experience. They must also rethink incentives to reward quality care over volume. Essentially, the issue is either adapt or be left behind.

"The industry must come together to address fragmentation," Ms. Khan advises. "Partnership is critical—whether internally aligning organizations around consumer needs or externally collaborating to create seamless, connected experiences."

As hyper-personalization reshapes the industry, the most successful companies will be those that listen, innovate, and put the consumer first.

"We're well on the path as an industry to get there," says Ms. Khan. "And I, for one, am excited to see it happen." **IQ**