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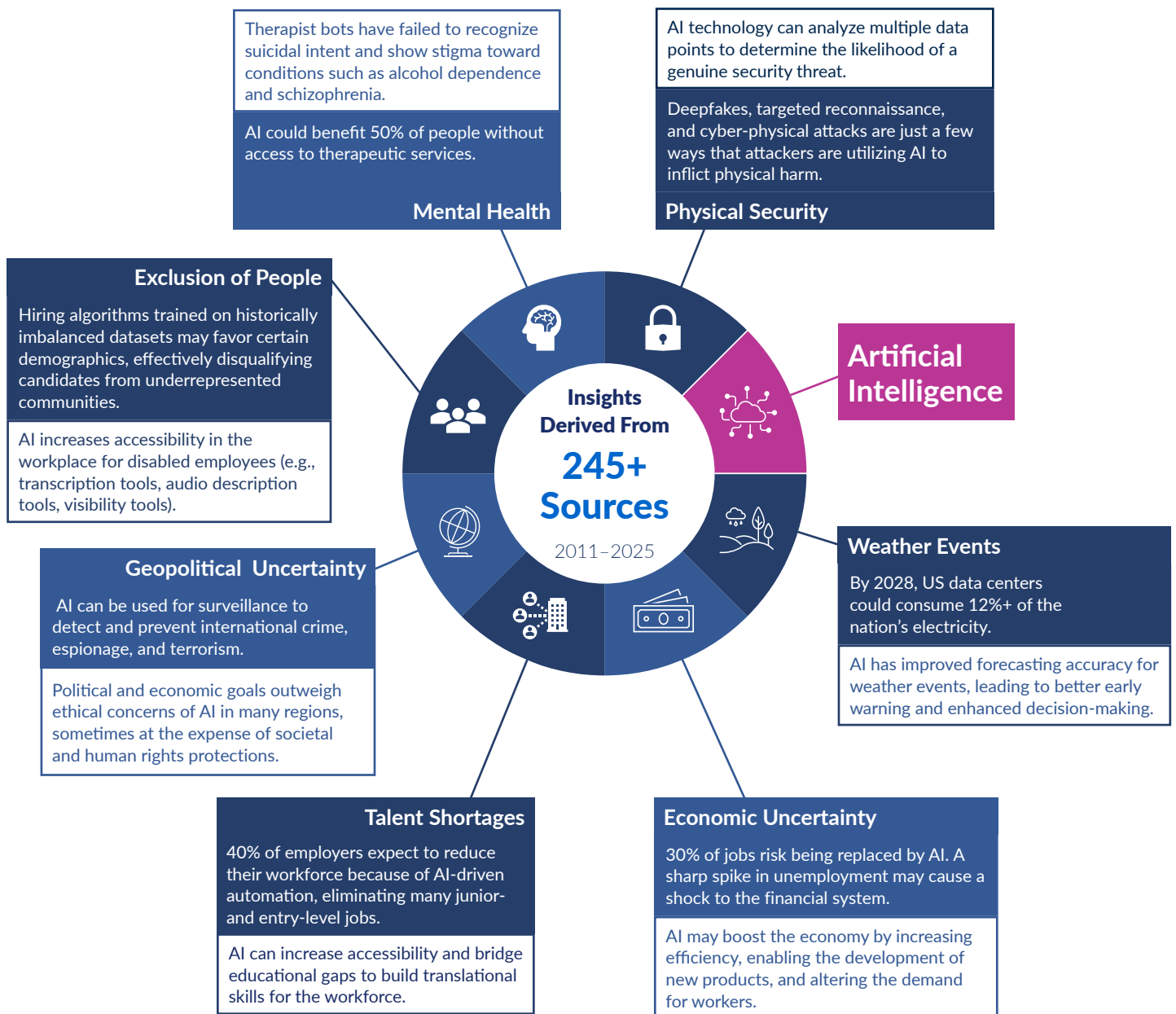
Employer Strategies for Human-Centered AI

GABBY HINES, SABRINA SPITALETTA, AND LENA FLAUM

Artificial intelligence (AI) continues to evolve and is being applied at an unprecedented pace, with recent surveys suggesting that a majority of businesses plan to implement AI in 2026, focusing primarily on [process automation \(62 percent\)](#), [predictive analytics \(44 percent\)](#), and [market intelligence \(42 percent\)](#). Without a human-centered approach, AI introduces risks, including the potential for more disruption than progress. In light of these developments, the Milken Institute [Employer Action Exchange](#) (EAE) hosted an executive roundtable focused on how employers can invest in AI to build resilience within their businesses, employees, and communities. AI is one of eight emerging and escalating risks to both employee and organizational health and performance that employers face, as identified through the EAE's research, which included a landscape analysis of more than 245 sources from 2011 to 2025. AI is so pervasive that it intersects with the seven other risks—mental health, talent shortages, economic uncertainty, geopolitical instability, exclusion of people, physical security, and weather events (see Figure 1).

The primary and growing paradox of AI is that, although it can accelerate processes, it can simultaneously introduce new risks. Employers should evaluate the impacts of AI adoption and eventual absorption on not only the organization but also employees and communities. Actions and strategy should follow a human-centered approach focused on listening, transparency, and trust—aimed at protecting the health and performance of businesses, employees, and communities.

Figure 1. Benefits and Challenges of AI That Employers Face



Source: Milken Institute (2026)

The EAE framework provides the foundation for an evidence-based approach to analyze organizational culture, health-care policies and programs, business/community investments, and industry/sector standards.

In October 2025, the EAE convened 23 employers of various sizes from 10 industries, representing more than 370,000 employees with a collective market capitalization of \$2.6 trillion as of October 6, 2025 (see Figure 2). These cross-industry executives shared their insights on AI and the role that employers can play in providing resources, guidelines, and guardrails where needed. Executives leading very different functions and business areas described how AI is being utilized in their businesses and communities, and shared perspectives on how organizations can harness its power while centering employees and those they serve in the community in decision-making.

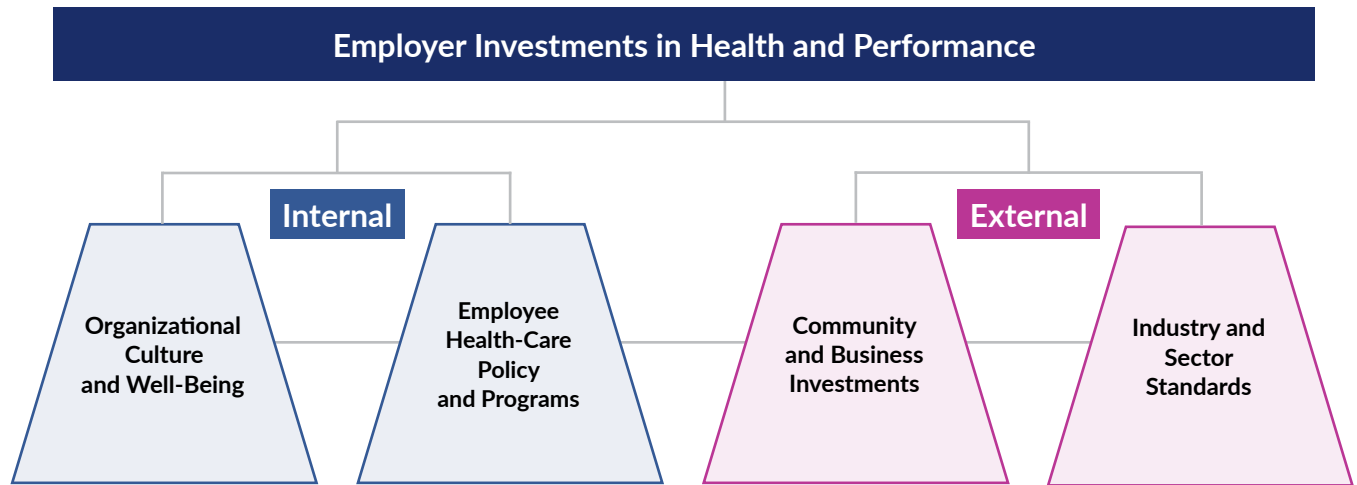
Figure 2. Reach of Employer Roundtable Attendees



Source: Milken Institute (2026)

Four insights and actions arose from the discussion, outlined using the EAE’s employer action framework (see Figure 3). Central to all of these insights was the importance of employers following a human-centered approach when considering AI’s impact on organizational culture, benefits, business and community investments, as well as efforts to raise industry and sector standards.

Figure 3. Milken Institute Employer Action Exchange Framework for Employer Investments in Health and Performance



Source: Milken Institute (2026)



Internal: Organizational Culture and Well-Being



Insights

According to research, [65 percent of employees are anxious about AI impacting their job security](#). In response, employers must acknowledge these concerns empathetically and foster open, transparent communication. By implementing continuous learning programs, employers can help employees understand where AI is being applied within the organization and enable them to develop the skills necessary for evolving roles. They should also reassure employees that, despite the benefits of AI, human contributions remain the most important.

Engaging employees in workstreams that already leverage AI and involving them in determining how AI will impact future roles can build interest, confidence, and enthusiasm for AI initiatives, while also encouraging adoption. Moreover, integrating AI to automate manual tasks provides employees with more time for deeper thinking and more opportunities for more collaborative, outside-the-box thinking, thereby furthering an organization's innovation.



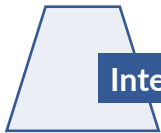
Applying the Insights

Regardless of industry, leadership must be transparent, both internally and externally, about current and potential uses of AI within the organization. Employees from all roles and generations should be involved in the development of AI strategies, not only to understand their concerns but also to listen to their ideas. Employees can provide a clear vision for evolving roles and foster imagination and creativity in how AI is utilized to achieve results. This collaboration will, in turn, solidify a stronger, clearer strategy for all.



Action

Put people at the center of every AI decision and design solutions that simplify their work and improve their day-to-day experience and ability to fulfill their role at work, achieve their goals, and advance larger organizational priorities in a meaningful way.



Internal Impact

Internal: Employee Health-Care Policy and Programs



Insights

Nearly 70 percent of employees report having serious concerns about AI, yet most still use AI tools in their daily lives, with a Nayya survey estimating that “nearly three-quarters of employees turn to AI for guidance on personal finance, healthcare, and wellbeing decisions.” Often, this reliance on AI occurs without formal guidelines, safeguards, or integration into employer-sponsored programs. These behaviors highlight not only the pervasive uncertainty in today’s world but also an increasing dependence on AI to address issues of access, understanding, and personalization.



Applying the Insights

For employers, these insights present an opportunity to define how AI is used to connect employees with information. Instead of treating AI as an informal resource, employers can incorporate human-centered AI solutions that simplify navigation and improve access to health-care, financial, or other resources into their benefits systems. These solutions must integrate transparent governance, provide clarity on data privacy, and have defined escalation paths that connect users to human support.



Action

Integrate human-centered AI tools into health-care and well-being programs, supported by transparent governance, privacy safeguards, and access to clinicians or benefits specialists, enabling employees to make informed and confident health choices. For instance, a customized tool may help employees navigate their options and access and use their benefits.

External: Community and Business Investments



Insights

While guidelines and processes across different industries or sectors may be similar, they need to be customized. Governance that works for one organization may not apply to another, but what remains universal across all industries is the need for transparency. Frameworks must be iteratively evaluated and evolve in response to new technological developments. Most importantly, decision-making about when and where to implement AI solutions should be informed by employees' insights on their roles and evolving opportunities.



Applying the Insights

Although AI has a tremendous ability to create access and democratize knowledge, it's essential to implement guardrails that respect end users and protect intellectual property and employees. One such guardrail is the integration of an internal AI hub for employees to ensure that sensitive information is not shared with commercially available AI tools. Employers must choose an AI model that is reliable and unbiased, and implement strict, thorough data validation processes. Inaccurate or biased data can lead to mistakes and poor decision-making, and erode trust. Additionally, employers should invest in digital literacy education for both current employees and the future workforce. By [supporting younger generations](#) while also upskilling their existing teams, employers can expand skill sets and strengthen critical thinking.



Action

Internally and externally, create a clear and accessible framework that outlines the pace, purpose, and use of AI with employees, customers, and communities. Additionally, customize internal leadership development training to anticipate the AI-related needs of the organization and to optimize its use at all levels and roles.

External: Industry and Sector Standards



Insight

While AI offers tremendous potential, its use requires careful consideration. Employers must lead the way by educating themselves on AI and by collaborating with technology experts, customers, and community partners to maximize benefits while reducing risks. Furthermore, AI decision-making must prioritize employees, with solutions that not only streamline work through operational excellence but also enhance employees' capacity to contribute, perform, and thrive.



Applying the Insights

Employers can play a central role in how employees, their families, and their networks outside of the workplace think about and use AI. Organizations can redefine industry or sector standards to more readily provide information, support, and training on responsible and healthy use of AI, both at home and in the workplace. Thinking outside the conventional benefits offerings is now more prudent than ever, given that AI intersects with virtually every aspect of life, including spirituality, personal relationships, and purchasing decisions.

AI is revolutionizing not only how we live and work but also how we learn. AI enables a continuous learning cycle, offering numerous opportunities for employers to reskill roles and provide innovative professional development for employees. Its efficiency enables employers to utilize time for discussion, critical thinking, evaluation, and cocreation.



Action

Develop internal AI-focused training programs that support leadership and executive growth, helping employees across various roles and levels become subject matter experts in a transformed workplace with greater impact and outreach.

Conclusion

The rapid pace of AI development and the frequency with which the world engages with these tools can create the illusion that AI is an uncontrollable force. In reality, the use and power of AI lie with people. AI is not happening to us; employees have the agency to shape how and where it is used. Employers must stay grounded in their mission during times of rapid innovation by exercising a leadership style that provides clear direction, remains nonreactive, collaborates across the organization, and demonstrates [organizational and leadership agility](#), rather than allowing the pace of external change to dictate their approach.

As employers leverage AI to improve operational efficiency and reimagine roles at scale, we must continue to place humans first and ensure that the right systems and infrastructure are in place to support our desired outcomes. The true value of AI lies in augmenting—not substituting—human interaction. Whether in work environments or wider community systems, prioritizing a human-centered AI approach is a critical opportunity to advance innovation while investing in people.

Universal Takeaways

We encourage employers across all industries to consider the universal takeaways from the roundtable discussion, which are outlined below.

- 1. Ensure alignment and clarity in AI deployment.** AI systems must not conflict internally, and organizations must be transparent about where AI is being used and how value and return on investment will be generated.
- 2. Digital literacy is essential inside and outside of the workplace.** People should think critically about their use of AI. Why is this tool engaging me this way? What incentives are driving it? Overreliance on agreeable AI interactions risks limiting real-world interpersonal growth and critical thinking.
- 3. Adopt AI intentionally, not universally.** Just because employers have the technology does not mean it is appropriate for every task. Adoption should be paced and community-centered, with a focus on who benefits and how to ensure equitable access.
- 4. Thoughtfully leverage AI to reduce inequities.** This technological shift presents an opportunity to address systemic gaps, but leaders must be deliberate about how they reinvest the time and efficiencies that AI creates.
- 5. AI should operate at human speed.** The goal is not to match the pace of AI, but to use it as a tool that supports human decision-making and values.
- 6. Protect cognitive engagement.** Improper use of AI risks intellectual stagnation; maintaining active critical engagement is essential.
- 7. Use AI as a catalyst for new career pathways.** The integration of AI and entrepreneurship has already created meaningful career opportunities with the potential for broad societal impact.
- 8. Technology enables scale.** People deliver impact. AI-driven tools increase reach and efficiency, but they do not replace human relationships.
- 9. Use AI as a tool, not a tempo setter.** If AI is a tool, then it should serve our pace and priorities, not dictate them.
- 10. Reframe expectations of AI in care settings.** A chatbot should not be compared to a provider with credentials and in-person patient experience. AI should be used as an augmentation and not a replacement for human connection and support.

Employer Perspectives

Ideas into Action

- [“Competitive Edge: Investing in Workforce Resiliency and Risk Mitigation” at 2025 Global Conference](#) (panel)
- [“Access Reimagined” at 2025 Future of Health Summit](#) (panel)
- [Leaning into Innovation: Leveraging Artificial Intelligence to Build a More Resilient Workforce and Community](#) (Executive Insights Series) Daniel Knecht, MD, chief medical officer, EmblemHealth
- [Employers Leveraging Technology to Advance Employee Whole-Person Health, One Interaction at a Time](#) (Executive Insights Series) Alexandra Guenther, chief information officer, Leidos
- [Rethinking Resilience: Staying Grounded in Values While Remaining Flexible in Strategy](#) (Executive Insights Series) Tom Bognanno, founder and partner, Alliance Practice
- [Employer Investments: Building Business, Employee, and Community Resilience](#) (brief)
- [Competitive Edge: Investing in Workforce Resiliency and Risk Mitigation](#) (LinkedIn article)
- [Uncovering the Economic Opportunity in Disruption: Preparing a Future-Ready Workforce](#) (Executive Insights Series) Taniya Mishra, founder and CEO, SureStart

About Us

About the Milken Institute

The Milken Institute is a nonprofit, nonpartisan think tank focused on accelerating measurable progress on the path to a meaningful life. With a focus on financial, physical, mental, and environmental health, we bring together the best ideas and innovative resourcing to develop blueprints for tackling some of our most critical global issues through the lens of what's pressing now and what's coming next.

About Milken Institute Health

Milken Institute Health develops research and programs to advance solutions in biomedical innovation, public health, healthy aging, and food systems.

About the Milken Institute Employer Action Exchange

The Employer Action Exchange (EAE) is a trusted platform that informs and advances employer priorities through customized, tangible actions and investments that impact health and performance at the organizational, employee, and community levels. Anchored in research highlighting emerging and escalating risks and actions for employers, the EAE delivers customized research, projects, and a thought leadership framework centered on four key levers: organizational culture, benefits, community and business investments, and industry/sector standards that challenge the status quo. The EAE offers a cultivated experience for C-suite leaders across a variety of roles, sectors, and industries.

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