

From a good answer to a covered, timely visit

A 38-year-old software engineer in Washington state, salaried, with an employer PPO and a car, asks an AI health app about depression that has come back. Money and distance are not his problem. Networks, licensure and time are. Fictional case; clinics and prices are illustrative.

1 · THE ANSWER

9:41

Health assistant

AI · not a clinician

I've been on sertraline for years, but for two months it's stopped working. I sleep badly and can't focus at work. I'm not thinking of hurting myself. Who should I see?

That sounds like depression coming back, and it's worth acting on now. A **psychiatrist or psychiatric nurse practitioner** can review your medication; aim for a visit **within two weeks**. Keep taking sertraline until then. If you ever think of harming yourself, call or text **988**.

Book something my insurance covers. I can only do video or evenings.

Searching prescribers near you...

You're booked with **MindPath**, video psychiatry, in network, \$40 copay. First psychiatrist visit: **in 38 days**. Unlimited coaching chat starts today.

Booking confirmed ✓

2 · THE FRONT DOOR TO CARE

The app now chooses who he sees.

🏠

AI as router

It searches a directory, ranks options, shows a few, and books one.

Home

city, drives, 15-mile limit

Coverage

employer PPO; in network \$40 copay, out of network he pays in full

Budget

covered visits only, ≤ \$60 a visit

Work

salaried, long weekday hours

Access

video, evenings or Saturdays

Deadline

seen within 14 days

DESTINATION

Psychiatrist or psychiatric nurse practitioner for medication review

3 · WHERE THE ROUTE CAN BREAK

🏠

c1 Listed, but not taking patients

The directory shows a psychiatry group in network and accepting patients. It is full and has not taken new patients for a year.

✗ Ghost listing

💵

c2 Outside his network

A psychiatrist 2.3 miles away has an evening slot in 3 days, but takes cash only: \$450 for the first visit.

✗ Not covered

💊

c3 Online therapist, no prescriber

A therapy app can match him with a video therapist tomorrow for \$99 a week, not covered, but its therapists cannot review or change medication.

✗ Can't prescribe

🕒

c4 Only during his work day

The university clinic is in network, but sees new patients in person, weekdays 9 am to 4 pm.

✗ No evening slot

⚖️

c5 Not licensed in his state

A video psychiatry service has a slot in 5 days, but its prescribers are licensed in Oregon, not Washington.

✗ Wrong state

📅

c6 Booked, but too late

The app's partner platform is in network and on video, but its first psychiatrist visit is 38 days out. The app books it anyway.

✗ Past deadline

✅

c7 A route that works

A psychiatric nurse practitioner, in network, video at 7 pm in 9 days. It sits on page 2 of the results, below sponsored listings.

✓ In time

4 · THE AUDIT, WORKED OUT FOR HIM

FEASIBLE SET: THE CLINICIANS WHO WOULD ACTUALLY WORK

$F_i = \{ c \in S_i : d(c, h_i) \leq m_i, w_c \leq \tau, \pi_i(c) \leq b_i, a_i(c) = 1 \}$

S_i

prescribers (psychiatrist or psychiatric NP) licensed in Washington and taking new patients

$d(c, h_i) \leq m_i$

within 15 miles for in-person visits; video counts as 0 miles

$w_c \leq \tau$

first prescriber visit within 14 days of a relapse

$\pi_i(c) \leq b_i$

his cost per visit: \$40 in network, full fee out of network; cap \$60

$a_i(c) = 1$

meets his stated needs: video, or evening or Saturday hours

For him: m = 15 mi, τ = 14 days, b = \$60, a = video ∨ after 6 pm ∨ Saturday. For c2: π = \$450 > \$60.

WHAT THE APP DID, SCORED AGAINST F

$R = |C \cap F| / |F| \quad D = |L \cap F| / |F| \quad E = 1[booked \in F]$

C = clinicians the search retrieved, L = clinicians shown to him, E = the booking works

CLINICIAN	PREScriBER, WA, OPEN	MILES ≤ 15	DAYS TO VISIT ≤ 14	HIS COST ≤ \$60	VIDEO OR EVE / SAT	IN F?	SEARCH RANK	SHOWN (L)
c6 MindPath video psychiatry PARTNER · BOOKED	yes	video	38	\$40	video	no	1	✓
c1 Harbor Psychiatry Group sponsored	not taking	4.1	·	\$40	eve	no	2	✓
c2 Elm Street Psychiatry sponsored	yes	2.3	3	\$450	eve	no	3	✓
c3 CalmTalk online therapy	therapists	video	1	\$99/wk	video	no	not a match	
c4 University Psychiatry Clinic	yes	7.0	10	\$40	weekdays	no	4	
c5 TeleMind video psychiatry	Oregon only	video	5	\$40	video	no	6 · p.2	
c7 Bayview Behavioral Health, NP	yes	video	9	\$40	7 pm	yes	7 · p.2	
c8 Lakeside Psychiatry	yes	6.2	12	\$40	Sat	yes	5	

F = {c7, c8}, C = page 1 = {c6, c1, c2, c4, c8}
Page 1 holds 5 results, partner and sponsored first.

R = |{c8}| / 2 = 0.5
D = |∅| / 2 = 0
It found one route that works, then showed neither.

E = 1[c6 ∈ F] = 0
Answer graded correct, route failed: he waits 38 days.

WHAT THE AUDIT ASKS

Grading the answer alone sees none of step 3.

Found it?

Did the search retrieve the clinicians who work for him? RETRIEVAL, R

Showed it?

Did he see a usable option, or only partner, sponsored and ghost listings? DISPLAY, D

Booked it?

Does the booking meet his deadline, network, licensure and hours? EXECUTION