

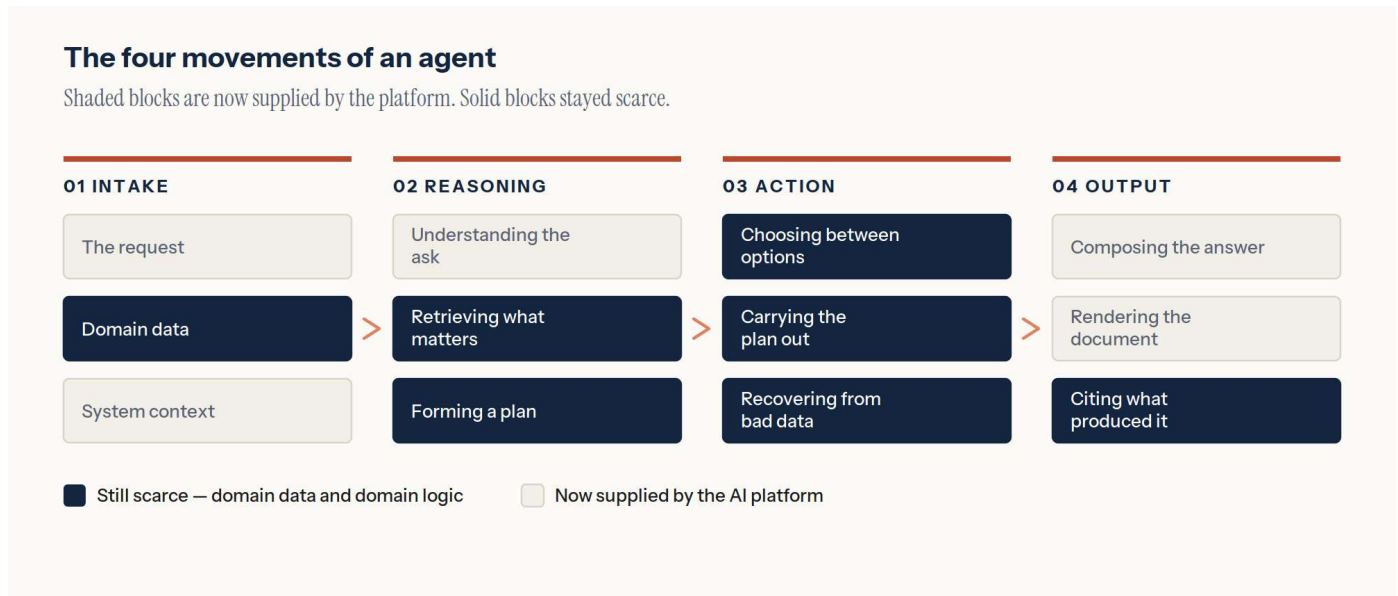
Which layer of the agent are you actually buying?

Agentic AI has a standard shape. Most of it became free in the last two years. Knowing which parts did not is the whole procurement question.

01 The shape everyone now draws

Pick up any reference diagram of how an AI agent works and you will find roughly the same four movements. The agent takes in a request and whatever data it can reach. It works out what is being asked, retrieves what it needs, and forms a plan. It carries that plan out, step by step, recovering when something fails. Then it produces an answer a person can use.

The convergence is not a coincidence, and it is not a fad. That sequence is what an agent is. The useful question is not whether your organization has drawn the diagram. It is which parts of it you are being asked to pay for.



The four movements, and where the money now sits. The distinction below is the subject of this paper.

02 Most of the diagram became free

Two years ago, nearly every block above was a build. Understanding a plainly worded question, holding the thread of a conversation, sequencing a plan, writing a clear paragraph, producing a formatted document at the end — each of those was an engineering project with a budget attached.

They are now supplied. They arrive inside the AI workspace your organization has already licensed, they improve every few months without a procurement cycle, and they are improved by companies spending more on that problem than any healthcare vendor could raise. The cost of the general-purpose layer has collapsed toward zero, and it will keep falling.

This is the part of the market that is loud right now. It is also the part that is no longer scarce.

03 A few layers did not

What did not commoditize is anything that depends on a specific domain: the data itself, and the logic that turns data into a defensible answer.

WHAT THE PLATFORMS NOW SUPPLY	WHAT THEY STILL CANNOT
Understanding the question, holding context, writing the answer	Knowing which data answers a healthcare market question — and which data quietly does not
Sequencing a generic plan and executing it step by step	Knowing that demand, provider supply, payer mix, and leakage have to be modeled together, at the resolution of a neighborhood, before a site decision means anything
Producing a memo, a deck, or a spreadsheet at the end	Producing an answer that cites the exact data behind every claim, so it survives an investment committee
Improving at all of the above, quickly, at no cost to you	Licensed national claims, demand, provider, and payer data, de-identified and indexed to place before it is ever used

A general-purpose agent asked where to put an ambulatory surgery center will produce something articulate. It will not produce something defensible, because the scarce inputs are not on the open internet and the domain logic was never written down.

04 The point

WHAT THIS MEANS WHEN YOU ARE BUYING

You are not buying an agent. The agent is already in the building. You are buying the layer the agent cannot reach on its own — the data, and the domain logic that makes an answer defensible.

That distinction is worth holding onto, because it sorts the market quickly. A vendor asking you to adopt a new application, a new interface, and a new login is selling you the layer you already have, wrapped around the layer you need. A vendor delivering into the AI workspace your organization already runs is selling only the scarce part.

It also changes what a good answer costs. When the general-purpose layer is supplied and only the domain layer has to be built, the price of a defensible market analysis is no longer a platform license and a quarter of onboarding. That is the shift, and it is the reason this category is being repriced rather than merely improved.

Where Catchment sits. We build the two layers that stayed scarce — a proprietary national healthcare dataset, de-identified and indexed at census-block level, and the domain logic that turns it into a sourced answer. Everything above that, we do not build and do not compete with: the reasoning, the interface, the workflow, the document at the end. Those arrive with Claude, ChatGPT Enterprise, or Microsoft Copilot, and your team already has them. Catchment connects to what your organization already runs, and answers the question the general-purpose agent cannot.

05 One point of precision

Catchment is healthcare market intelligence — demand, provider supply, market performance, and the site and strategy decisions that follow from them. It is not clinical AI, and it does not touch the EHR or patient records. And it is not a rival agent competing for the interface: it is the endpoint an agent calls when a healthcare market question arrives.

A positioning paper for discussion.

Catchment AI, Inc. · Which layer of the agent are you actually buying?