

Clover Health

Andrew Toy *Chief Executive Officer, Clover Health*

Andrew Toy is the Chief Executive Officer at Clover Health, a physician enablement technology company. Clover provides PPO and HMO Medicare Advantage plans in several states, with a differentiated focus on their flagship wide-network, high-choice PPO plans. Clover is committed to bringing access to great healthcare to everyone on Medicare. This includes a focus on seniors who have historically lacked access to affordable, high-quality healthcare. Clover's strategy is powered by Clover Assistant, its AI-powered software platform. The platform aggregates patient data from across the healthcare ecosystem to support clinical decision-making. Supported by Clover Assistant, providers have improved health outcomes through the early identification and management of chronic disease. For healthcare providers outside Clover's Medicare Advantage plans, the company extends the benefits of its AI platform to a wider audience via their subsidiary, Counterpart Health, aiming to enable enhanced patient outcomes and reduced healthcare costs on a nationwide scale.

Andrew is a recognized leader in healthcare innovation, and has testified before the Congress Ways and Means subcommittee on healthcare as an industry expert. Throughout his career, he has focused on conceptualizing and building platforms designed to connect fragmented systems, empower end users, and deliver intelligent insights at scale, an approach he believes is essential for addressing the challenges facing healthcare today. At Clover, he has been at the forefront of integrating AI into care delivery, supporting providers and patients with predictive insights, clinical decision support, and technology that reduces administrative burden while improving outcomes.

Prior to Clover, Andrew's expertise in building transformative platforms was honed during his tenure at Google, where he led Developer Platform and Intelligence initiatives for Google Cloud. Andrew also led Android for Work – the enterprise platform for Android, which he joined via the acquisition of Divide, a mobile security startup where he was a founder. Andrew holds both a B.S. and M.S. in Computer Science from Stanford University, where he has also served as an associate lecturer.