



AI IN MICROSOFT 365

# Putting AI to work in a Microsoft 365 organization

Copilot, ChatGPT, and Claude across Word, Excel, PowerPoint, Outlook, Teams, and SharePoint — what each can do, what setup each takes, and what your agreements actually cover.

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An Anchor Networks white paper · August 2026

## AT A GLANCE

### 3 assistants

Copilot, ChatGPT, and Claude — three materially different paths into your tenant

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### 6 apps

Word, Excel, PowerPoint, Outlook, Teams, and SharePoint compared side by side

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### 1 rule

capability is not coverage — a feature existing does not mean your BAA covers it

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# The AI platform decision is a governance decision

- Your identity, permissions, files, and email already live in Microsoft 365 — every AI option is judged against that starting point.
- Each assistant reaches your content by a different path: built into Microsoft 365, an add-in beside the open file, or an external app with a connector.
- Moving away from native Microsoft integration adds another identity, data-processing, and governance layer to review.
- When client information is involved, the product tier and the exact feature — not the vendor brand — decide whether the work is covered.
- Staff already using personal ChatGPT or Claude accounts for work sit outside any BAA path today; a covered alternative, deliberately rolled out, is the practical fix.

## 3 paths

built in, add-in beside the file, or external app plus connector

## 2 questions

what can it do here, and what does it take to set up

## 4 tests

tier, feature, configuration, and the program around it

# What each assistant does in the apps you already use



## Word

Copilot drafts, rewrites, and summarizes in the document itself. Claude for Word edits the open file as tracked changes with clickable citations. ChatGPT has no documented Word add-in — documents are reached indirectly through its SharePoint app.



## Excel

Copilot generates formulas, charts, and PivotTables linked to source data. ChatGPT's sidebar builds, cleans, and debugs whole workbooks. Claude answers with cell-level citations you can click and keeps formula relationships intact.



## PowerPoint

Copilot creates a deck from a prompt or a Word document. ChatGPT drafts and revises slides while preserving editable structure. Claude builds on the deck's own template and converts bullets into native, editable charts and diagrams.



## Outlook

Copilot drafts replies, summarizes threads, and preps you for meetings. ChatGPT reaches the mailbox from its own interface, not a pane in Outlook. Claude for Outlook (beta) triages mail and leaves drafts unsent in the compose pane.



## Teams

Copilot is the standout meeting assistant — post-meeting recap requires saved transcription. ChatGPT searches chats and channels and creates Planner tasks. Claude has no Teams surface; its connector reads Teams content read-only.



## SharePoint & OneDrive

Copilot grounds natively in what each user is already permitted to see. ChatGPT retrieves per user, or syncs an indexed copy into OpenAI's environment. Claude's connector retrieves on demand under delegated permissions.

**WHERE THEY DIFFER** • All three now work with Microsoft 365 content. The differences are in how they get there, what setup they demand, and what your agreements cover.

HOW THEY CONNECT

# Three architectures — learn them once

Every integration in this guide follows one of three paths. Understanding them once saves re-learning them app by app.

 **BUILT IN**

**Microsoft 365 Copilot**

Part of Microsoft 365 itself. Core grounding runs through Microsoft Graph under each person's existing sign-in and permissions.

**Auditable in place**

Interactions can be audited and retained through Purview when licensing and controls are configured.

 **ADD-IN BESIDE THE FILE**

**ChatGPT and Claude add-ins**

A sidebar works on the open workbook, deck, or document. The file stays in Office, but selected content and prompts are processed in the vendor's environment.

**An optional detour**

Claude's add-ins can route through Bedrock, Vertex, Foundry, or a gateway — that changes the data path, not the coverage.

 **EXTERNAL APP + CONNECTOR**

**ChatGPT apps, Claude's connector**

The assistant's own interface reaches into tenant content — retrieved on demand per user, or, on eligible plans, synced and indexed in advance.

**A separate grant each time**

Each connected path is its own consent and is governed partly on the vendor's side.

**THE RULE OF THUMB** · Moving away from native Microsoft integration adds another identity, data-processing, and governance layer to review.

# A feature existing is not the same as your BAA covering it

Every assistant here will work on whatever you give it. Whether your agreements cover that work when it touches PHI depends on four things — never on the tool's enthusiasm.

1

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The product tier

ChatGPT Business has no BAA path; the regulated tiers do. Consumer subscriptions sit outside all three vendors' organizational BAA paths.

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The specific feature

Approve by exact feature and data path, not by vendor brand — coverage can differ app by app inside the same product.

3

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The configuration

Copilot's generated web-search queries and its opt-in preview models with data retention need separate review before PHI use.

4

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The program around it

Coverage is not compliance: risk analysis, minimum-necessary access, policy, training, monitoring, and incident response complete the picture.

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No tool is HIPAA compliant on its own

Compliance is a property of your organization's configuration, agreements, and use. Each vendor offers paths that can support regulated work — and each has surfaces its agreements exclude.

WHY IT MATTERS · A BAA makes coverage possible. Configuration and use make it real.

# What each agreement covers today

| Assistant             | Covered path assumed                                           | Microsoft 365 integrations covered?                                                   | What to watch                                                                                      |
|-----------------------|----------------------------------------------------------------|---------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Microsoft 365 Copilot | The Copilot add-on on an eligible Microsoft 365 plan           | Yes — Microsoft lists Copilot as an in-scope service under its HIPAA BAA              | Generated web search, agents, connectors, and opt-in preview retention models need separate review |
| ChatGPT               | ChatGPT for Healthcare, or Enterprise with Regulated Workspace | In the regulated tiers only — the Excel and PowerPoint add-ins are expressly named    | ChatGPT Business has no BAA path; sync mode keeps an indexed copy in OpenAI's environment          |
| Claude                | Claude Enterprise with the HIPAA-ready configuration           | No — the Microsoft 365 connector and Office add-ins sit outside Anthropic's BAA today | Covered surface is first-party Claude features; add-ins are not in Enterprise audit logs           |

Checked August 9, 2026 against Microsoft, OpenAI, and Anthropic documentation. Vendor terms change frequently — confirm current documentation before acting. Educational material, not legal or compliance advice.

# Copilot first — with two credible alternatives

For a Microsoft 365-centered organization expecting AI workflows that may involve PHI, Copilot is often the most practical platform to evaluate first, because the identity, permissions, applications, and governance environment are already Microsoft.

## REGULATED CHATGPT

### Regulated tiers only

A credible separate-platform alternative with broad BAA-eligible functionality — the Excel and PowerPoint add-ins are expressly named — and a heavier contracting path. ChatGPT Business has no BAA path.

## CLAUDE ENTERPRISE

### HIPAA-ready only

Fits covered first-party Claude workflows. Anthropic's BAA excludes the Microsoft 365 connector and Office add-ins today, which removes most of the connected Microsoft work described here.

## WHY COPILOT FIRST

- Licensing and deployment only — no per-app install
- Grounding uses existing sign-in and permissions
- Listed by Microsoft as in scope under its HIPAA BAA
- Auditable and retainable through Purview
- The shortest path from decision to working deployment

## STILL YOUR WORK

- Permissions cleanup first — Copilot makes existing oversharing easier to find
- Review of web search, agents, connectors, and preview model paths
- A deliberate meeting-transcription policy
- Human review of formulas, bulk edits, and outbound email

**THE POINT** • You do not have to pick one vendor — but every tool in use needs a defined lane, and staff need to know which lane they are in.



## NEXT STEPS

# What should I do next?

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A BAA makes coverage possible. Configuration and use make it real — so start small, measure it honestly, and give every tool a defined lane.

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## A PRACTICAL FIRST STEP

### **Run a small, scoped pilot**

3–5 users and 1–2 workflows, on non-PHI or properly de-identified content, with a short fixed scope.

### **Measure it honestly**

Time saved, rework required, output quality, and any permission issues the pilot uncovers.

### **Fix the governance basics**

Permissions review, a feature-level approval register, offboarding steps, a retention map, and a defined incident-response step.