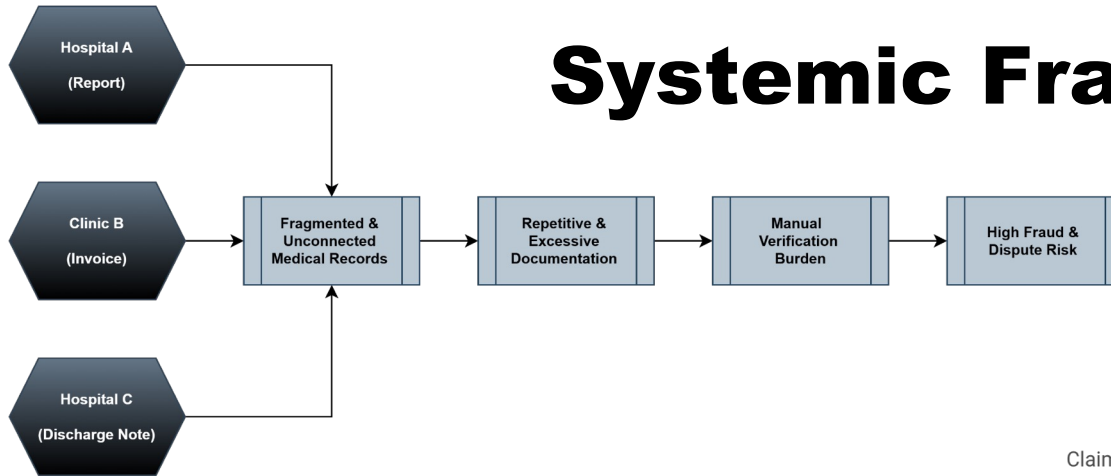


AI-Driven Medical Insurance Claims Intelligence

Transform fragmented documents to verified medical truth

January 2026

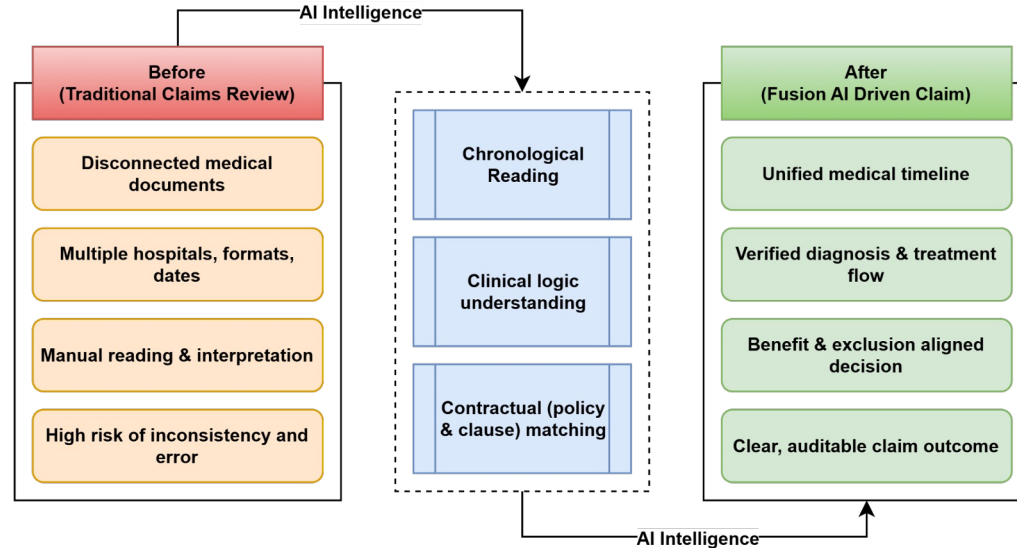
Systemic Fragmentation



Medical claims are often fragmented across multiple clinics and hospitals, creating duplicate records without a clear timeline. This forces manual reconstruction, leading to delays, disputes, and missed inconsistencies—making it harder to separate genuine care from questionable claims.



Claim Clarity



AI organizes fragmented medical records into a structured claim by sequencing events, verifying diagnoses, and aligning treatments with policy terms. The result is a streamlined medical timeline that delivers accurate, transparent, and easily explainable claim decisions.




Employee & Claim Foundation

Claim Identity

Every claim starts with a clear understanding of who the insured is, linking employee details, employer information, and policy coverage into a unified profile.

This connected view ensures that each claim is evaluated accurately within the proper employment and insurance context from the very first step.

**Butir-butir Orang Berinsurans**
Maklumat lengkap pemegang polisi

NAMA PENUH
MOHD AZLAN BIN ZAWAWI

No. Kad Pengenalan Baru
880211-10-5397

No. Kad Pengenalan Lama
Not Specified

No. Pasport/Polis/Tentera
Not Specified

Tarikh Lahir
11-02-1988

Bangsa
Melayu

Jantina
Lelaki

Pekerjaan
Not Specified

Alamat Surat Menyurat
EBDESK MALAYSIA SDN BHD, 3A-2 TH UPTOWN 3, JALAN SS21/39, DAMANSARA UTAMA, 47400 PETALING JAYA SELANGOR


Poskod
47400

Negeri
Selangor

No. Telefon Rumah
Not Specified

No. Telefon Bimbit
011-33113291

E-mel
acik11284@gmail.com

**Butir-butir Majikan**
Maklumat lengkap majikan/perusahaan

NO. KOD MAJIKAN
Not Specified

Poskod
47400

Negeri
Selangor


Nama Perusahaan
EBDESK MALAYSIA SDN BHD

No. Telefon
Not Specified

Alamat Surat Menyurat
3A-2 TH UPTOWN 3, JALAN SS21/39, DAMANSARA UTAMA, 47400 PETALING JAYA SELANGOR

No. Faks
Not Specified

E-mel
Not Specified

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Medical Insurance Claim Summary

Patient Details

Mohd Azlan Bin Zawawi, 36-year-old male, with a history of gout (on allopurinol and colchicine) and a prolapsed vertebral disc, presented with chest pain on 6 September 2024. Symptoms began at 8:00 AM during a motorcycle ride, characterized by sudden onset, central chest discomfort, diaphoresis, dizziness, and shortness of breath (SOB).



Insurance Claim Details

- Policy Number: MSS-S0072514-66
- Claim Type: Outpatient
- Amount Claimed: **RM951.90** (includes RM876.90 for services and additional expenses).
- Medical Practitioner Declaration: Signed by Dr. Toh Chi Lung (MMG No. 58321) on 17 November 2024, confirming claim accuracy.

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Claim Snapshot

During a sudden health episode, the patient's journey is captured in a clear summary that showing age, condition, treatment context, claim type, and amount. The status highlights what has been processed versus what is still pending, offering a quick, professional view of risk and coverage at a glance.

Comprehensive Timeline of Events and Treatment

Medical Record Policy: MSS-5007/2514-66

6 September, 2024 - Primary Incident

8:00 AM - Symptom Onset

Chest pain onset while riding motorcycle

Symptoms:

- Central chest discomfort
- Diaphoresis
- Dizziness
- Shortness of breath (SOB)

Provisional Diagnosis:

TRO ACS (Takotsubo Cardiomyopathy, Acute Coronary Syndrome)

Medical History:

Gout (on allopurinol and colchicine), prolapsed vertebral disc

9:21 AM - ECG Performed

Findings:

- ST depression in V4-V6 (anterior leads)
- No ST elevation in posterior leads

Interpretation:

TRO ACS (Rule out Acute Coronary Syndrome)

10:13 AM - Referral Letter Issued

Dr. Tan Jia Er (Klinik Medivive Damansara Uptown)

Physical Exam:

- Alert, good hydration
- Lungs: Clear, good air entry
- Cardiac: DRRM

Bedside Scan:

Sliding sign present bilaterally

ECG Summary:

ST depression V4-V6, no posterior ST elevation

10:17 AM - Emergency Department Admission

KPU Damansara Specialist Hospital's Accident & Emergency Department

Initial clinical evaluation confirms chest pain and associated symptoms

11:00 AM - Laboratory Results

Cardiovascular Profile

Hemoglobin:	15.8 g/dL ✓
WBC:	9.3 $10^9/L$ ✓
Neutrophil:	74.7% ✓
Lymphocyte:	16.4% ✓

Cardiac Enzymes

tro-Troponin T:	0.008 ng/mL ✓
NEGATIVE for MI	
CKMB:	7 U/L ✓
LDH:	178 U/L ✓

Diabetes Screening

Glucose:	6.7 mmol/L ✓
HbA1c:	4.6% ✓
Normal glycemic control	

Renal Function

Uric Acid:	514 $\mu\text{mol/L}$ ⚠
Creatinine:	82 $\mu\text{mol/L}$ ⚠
Urea:	61 mmol/L ✓

Lipid Profile

Total Cholesterol:	3.5 mmol/L ✓
Triglycerides:	2.24 mmol/L ⚠
HDL:	0.93 mmol/L ✓
LDL:	2.0 mmol/L ✓

Electrolytes & Others

Sodium:	138 mmol/L ✓
Potassium:	4.0 mmol/L ✓
Chloride:	102 mmol/L ✓
SGOT/AST:	22 U/L ✓

November 17, 2024 - Medical Documentation

Medical Practitioner Declaration

Dr. Toh Chi Lung (Accident & Emergency Services, KPU Damansara Specialist Hospital) signs the medical practitioner declaration, confirming the accuracy of the claim details.

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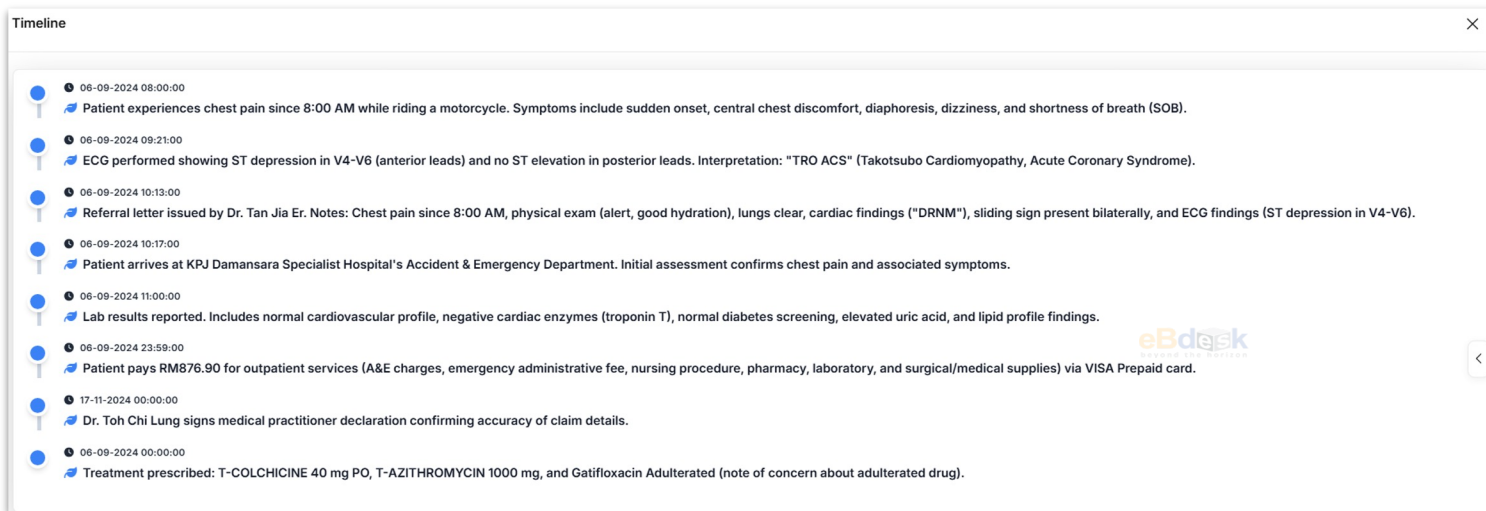
Medical Journey

AI reads medical records from clinics and hospitals, extracting key events, dates, and treatments from unstructured documents. It then organizes these details into a clear, chronological medical journey, turning paper-based records into structured data.

This makes the claim easier to understand and assess, with the patient's history and treatment progression shown in one coherent view.

The image depicts a futuristic medical technology environment. In the foreground, a laptop and a tablet are visible. A hand is interacting with a transparent, floating digital interface that overlays the devices. This interface contains various medical and technological icons: a brain, a heart, a DNA helix, a syringe, a pill, a magnifying glass, and a person silhouette. It also features a progress bar, a checklist, and a section labeled 'AI Chatbot' with a chat bubble. On the right side of the interface, there is a 'LOADING' indicator with a progress bar and a block of binary code (110 00 11101 001 00, 10 11 110 100 101, 0 110 110 101 111 10, 1000 110 100 101). The background is a blurred image of a person in a white lab coat, suggesting a clinical or research setting. The overall color scheme is light blue and white, with a semi-transparent white banner across the middle containing the title.

Medical Intelligence



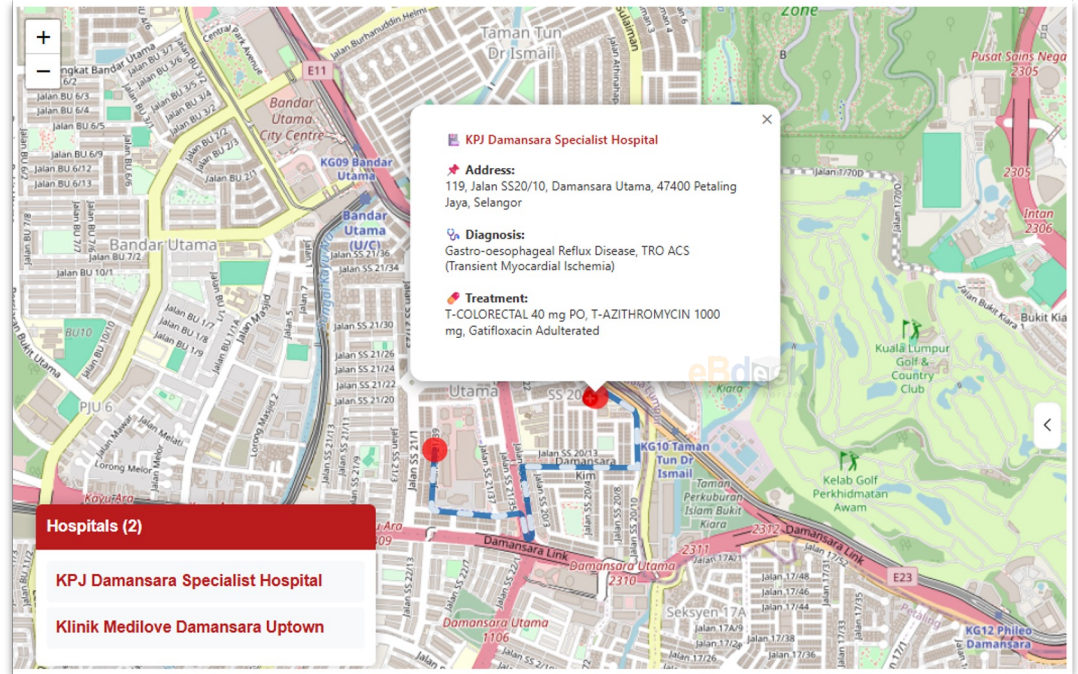
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Timeline Insight

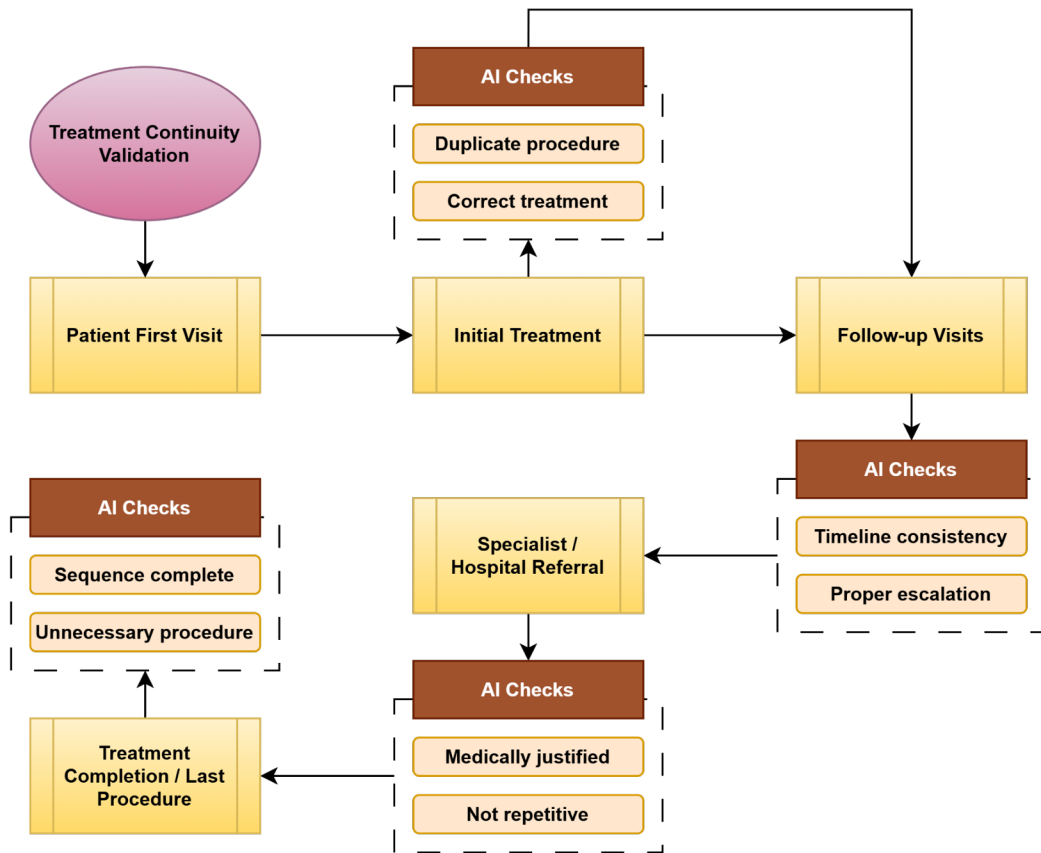
AI connects every symptom, test, and treatment into a clear medical story that shows how the condition developed over time. It organizes details from paper records into a structured timeline, making patterns, gaps, and inconsistencies easy to spot. This turns complex documentation into meaningful insights, so claims can be reviewed, verified, and justified with ease.

Care Journey

Patients often move between clinics, specialists, and hospitals, leaving behind paper records that are hard to piece together as one claim. AI reads these documents, extracts the key details, and rebuilds each visit into a structured timeline. Scattered paperwork is transformed into clear insights, making claim evaluation simpler by showing the patient's treatment journey as one continuous view.



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Treatment Validation

AI reviews medical treatments as one continuous sequence, from the first consultation to the final procedure. It organizes and analyses data from paper records to reveal gaps, overlaps, or unnecessary steps. By turning complex paperwork into a clear treatment flow, claims become easier to assess and backed by reliable medical evidence.

Medical Treatment Summary

MOHD AZLAN BIN ZAHARI (MRN: 544918)
Birth: 11/02/1968

KPJ Damansara Specialist Hospital

06-09-2024
ACCIDENT & EMERGENCY DEPARTMENT

Primary Visit

Diagnosis

Gastro-oesophageal Reflux Disease, TRO ACS (Transient Myocardial Ischemia)

Treatment Given

T. CONTROL 40 mg BD, T. Aflametil 1/1 TDS, Garcoald Advance Liquid.

Medical Findings

Haemoglobin: 13.0 g/dL, White blood cell count: 4.3 x10³/uL, Neutrophil: 40-75%, Lymphocyte: 20-45%, Eosinophil: 0-6.0%, Monocyte: 1-11%, Basophil: 0-2%, Fasting glucose: 4.1 mmol/L, HbA1c: 4.6%, Creatinine: 82 umol/L, Urea: 6.1 mmol/L, Total cholesterol: 3.5 mmol/L, Triglycerides: 2.24 mmol/L, HDL cholesterol: 0.93 mmol/L, LDL cholesterol: 2.0 mmol/L, High Sensitivity Cardiac Troponin T: 0.008 ng/mL (Negative), ECG: ST depression over V4-V6, Sliding sign presence bilaterally, Chest pain with diaphoresis, dizziness, SOB, Prolapsed vertebral disc, Gout on T Allopurinol and Colchicine

Financial Details

SERVICE	AMOUNT
A&E Charges	RM137
Emergency Administrative Fee	RM15
Nursing Procedure	RM181
Pharmacy	RM182.7
Laboratory	RM317.1
Surgical / Medical Supplies	RM44.09
Total	RM876.90

Doctor In Charge

Dr. Toh Chi Lung
Medical Officer

Hospital Details

KPJ Damansara Specialist Hospital
119, Jalan SS20/10, Damansara Utama, 47400 Petaling Jaya, Selangor

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Claim Clarity





From emergency visits to follow-up care, medical records often arrive as lengthy paper documents. AI reads and interprets these records, converting them into structured data that highlights key diagnoses, treatments, and costs in context. By transforming unstructured paperwork into a clear, chronological view, complex claims become simpler, more accurate, and easier to assess.



Benefit Match & Policy Intelligence

SCHEDULE OF BENEFITS					
SCHEDULE OF BENEFITS	MP500 RM	MP350 RM	MP220 RM	MP150 RM	MP120 RM
A. IN-HOSPITALISATION BENEFITS					
A1. Hospital Room & Board, per day - up to 150 days	500	350	220	150	120
A2. General Nursing Care & Services, per day - up to 150 days	100	80	70	70	50
A3. Intensive Care Unit, per day - up to 30 days					
A4. Hospital Supplies & Services					
A5. Operating Theatre Fees					
A6. Surgical Fees & Post-Operative Care					
A7. Anaesthetic Fees					
A8. In-Hospital Physician's Visits, per day - up to 150 days					
A9. Insured Child's Daily Guardian Benefit, per day - up to 30 days for child below 15 years old	250	150	100	100	60
B. PRE-HOSPITALISATION BENEFITS					
B1. Diagnostic X-rays & Laboratory Test - within 60 days preceding confinement					
B2. Specialist's Consultation - within 60 days preceding confinement					
B3. Second Surgical Opinion, with referral from doctor - within 60 days preceding confinement	5,000	4,000	3,500	2,000	2,000
C. POST-HOSPITALISATION BENEFITS					
C1. Post-Hospitalisation Treatment - within 60 days following discharge					
D. OUTPATIENT & OTHER BENEFITS					
D1. Daycare Surgery (inclusive of all incidental services & supplies)					
D2. Emergency Accidental Outpatient Treatment - within 24 hours & up to 30 days follow-up treatment					
D3. Emergency Accidental Outpatient Dental Treatment - within 24 hours & up to 14 days follow-up treatment					
D4. Ambulance Fees					
D5. Outpatient Physiotherapy Treatment - within 90 days from discharge					
D6. Outpatient Cancer Treatment - maximum per Policy year	40,000	30,000	25,000	20,000	15,000
D7. Outpatient Kidney Dialysis Treatment - maximum per Policy year	30,000	25,000	20,000	15,000	15,000
D8. Home Nursing Care - within 60 days following discharge	10,000	7,500	7,500	5,000	5,000
D9. Accidental Death Benefit	5,000	5,000	3,000	3,000	3,000
D10. Government Hospital Daily Cash Allowance, per day - up to 150 days	150	100	75	60	60
D11. Medical Report Fee	100	100	100	100	100
E. POLICY LIMIT					
E1. OVERALL ANNUAL LIMIT per Insured Person	125,000	100,000	70,000	50,000	50,000
E2. LIFETIME LIMIT per Insured Person applicable after two consecutive years	450,000	300,000	210,000	150,000	150,000

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Treatment Category	MP500	MP350	MP220	MP150	MP120
 In-Hospitalisation	Full Cover	Partial Cover	Partial Cover	Partial Cover	Limited
 Pre-Hospitalisation	Full Cover	Full Cover	Limited		Not Covered
 Post-Hospitalisation	Full Cover	Full Cover	Partial Cover	Limited	Limited
 Outpatient & Emergency	Full Cover	Full Cover	Partial Cover	Limited	Not Covered

■ Full Cover
 ■ Partial Cover
 ■ Not Covered

Coverage Clarity

AI extracts each treatment from medical records and organizes them into a clear timeline, mapping the patient's journey from diagnosis to recovery. It then analyzes this data against policy benefits, highlighting what is covered, partially reimbursed, or excluded turning raw claim documents into actionable insights for simpler, more transparent evaluation.

Medical Coverage

Total Claimed Amount

RM951.90

Medical Need	Point in Insurance	Needed Amount	Covered Amount	Status
A&E Charges	D2	137.0 RM	Full Reimbursement	✔ Covered
Emergency Administrative Fee	D2	15.0 RM	Full Reimbursement	✔ Covered
Nursing Procedure	D2	181.0 RM	Full Reimbursement	✔ Covered
Pharmacy	D2	182.7 RM	Full Reimbursement	✔ Covered
Laboratory	B1	317.1 RM	Full Reimbursement	✔ Covered
Surgical / Medical Supplies	D1	44.09 RM	Full Reimbursement	✔ Covered
Consultation	B2	75.0 RM	Full Reimbursement	✔ Covered

Coverage Evaluation

AI scans claim documents and extracts all procedures and treatments, turning paper lists into structured data. Each item is automatically checked against policy rules to classify coverage as full, partial, or excluded. This process quickly spots discrepancies, ensures accuracy, and provides a clear, evidence-based view of entitlement.

KPJ DAMANSARA
SPECIALIST HOSPITAL
*****INVOICE*****

PAGE: 1

INV NO: 4834547 BILL NO: 4834547
USER-ID: SW41RA

DEBTOR: 000211185397 BILL DATE: 06/09/2024 11:59
NAME: MOHD AZLAN BIN ZAWMI EPISODE TYPE: OUTPATIENT
NO 311 TAYAN DAYA PERTAMA, FIN CLASS: PT
SUNGAI CEDI, BILL TYPE: OP
RAWANG SELANGOR CREDIT TERM: CASH

PATIENT: 544918 - 00001 NWARD/RED:
NAME: MOHD AZLAN BIN ZAWMI ADM DATE/TIME: 06/09/2024 / 10:10
NO 311 TAYAN DAYA PERTAMA, DISCH DATE/TIME: /
SUNGAI CEDI, LENGTH OF STAY: /
40000 RAWANG SELANGOR REGISTER BY: DR TOH CHI LUNG

	AMOUNT (RM)	TAX AMT (RM)	PAYABLE AMT (RM)
HOSPITAL			
AME CHARGES	137.00	0.00	137.00
EMERGENCY ADMINISTRATIVE FEE	15.00	0.00	15.00
NURSING PROCEDURE	181.00	0.00	181.00
PHARMACY	152.70	0.00	152.70
LABORATORY	317.10	0.00	317.10
SURGICAL / MEDICAL SUPPLIES	44.89	0.00	44.89
SUB TOTAL	876.89	0.00	876.89
ROUNDING ADJUSTMENT			
ROUNDING ADJUSTMENT	0.01	0.00	0.01
SUB TOTAL			0.01
TOTAL BILL AMOUNT			876.90
DEPOSIT/PAYMENT PAID:			876.90
TOTAL AMOUNT TO BE PAID / (REFUND)			0.00

NOTES:

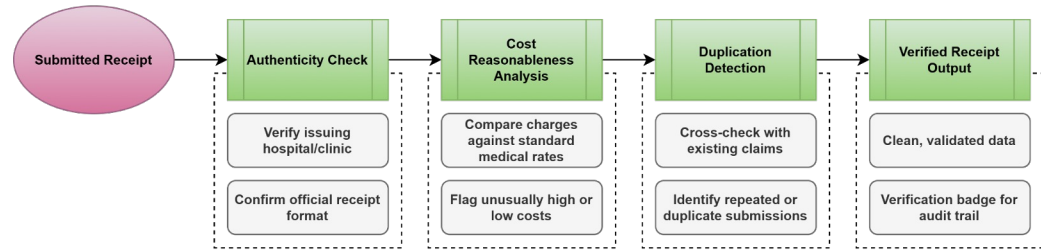
A) This may not be a final bill unless you do not hear from us within 7 (seven) days.
B) Interest will be charged on overdue account at the rate of 1.5% per month.
C) Payment for general treatment does not require any signature.
D) Non-refundable. Rawang Specialist Hospital, Rawang, Selangor. Contact: 03-7722 2617.
E) Effective 1st Sept 2015, Hospital & Specialist Consultant charges are not subject to Service Tax 2015.

Wholly Owned by RAWANG SPECIALIST HOSPITAL SDN. BHD. (534166-V)
(A Member of KPJ Healthcare Berhad Group)
No. 119, Jalan SS 20/10, Damansara Utama, 47800 Petaling Jaya, Selangor Darul Ehsan, Malaysia.
Tel: 603-7718 1000 Fax: 603-7722 2617 Email: info@kpgdamansara.com Website: www.kpgdamansara.com

JOHNSON

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Receipt Verification



AI processes medical receipts from paper or digital lists, automatically extracting charges, dates, and services. It cross-checks entries against standard costs, flags duplicates, and spots inconsistencies turning raw receipts into structured insights for clear and reliable claim assessments.

Exclusion Verification

EXCLUSIONS

This Policy does not cover any Hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

1. Pre-Existing Illness.
2. Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
3. Any medical or physical conditions arising within the first thirty (30) days of the Insured Person's cover or date of reinstatement, whichever is latest except for Accidental Injuries.
4. Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
5. Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Insurance.
6. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
7. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
8. Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.



Medical Insurance Clauses Exclusion

AI-powered assessment of policy coverage eligibility

AI Analysis Complete

Total Clauses
21

Coverage Approved
21

Exclusions Applied
0

✓ Approved × Excluded

✓ 1. Pre-Existing Illness.

Coverage Approved

The claimant has a history of gout, which is a pre-existing condition. However, the TRO ACS (Transient Myocardial Ischemia) appears to be an acute, newly diagnosed condition. The exclusion clause 1 applies only if the illness is directly caused by a pre-existing condition, which is not explicitly stated here.

✓ 2. Specified Illnesses occurring during the first 120 days of continuous cover.

Coverage Approved

The claim was submitted on 6 September 2024. There is no evidence that the policy was newly issued or that the claimant was within the 120-day period for specified illnesses. The TRO ACS is not listed as a specified illness in the policy.

✓ 3. Medical conditions arising within the first 30 days of cover.

Coverage Approved

The claimant's gout is a chronic condition, not a newly arising condition. The TRO ACS is an acute episode, and there is no indication that it arose within the first 30 days of coverage.

✓ 4. Plastic/Cosmetic surgery, circumcision, eye examination, glasses, etc.

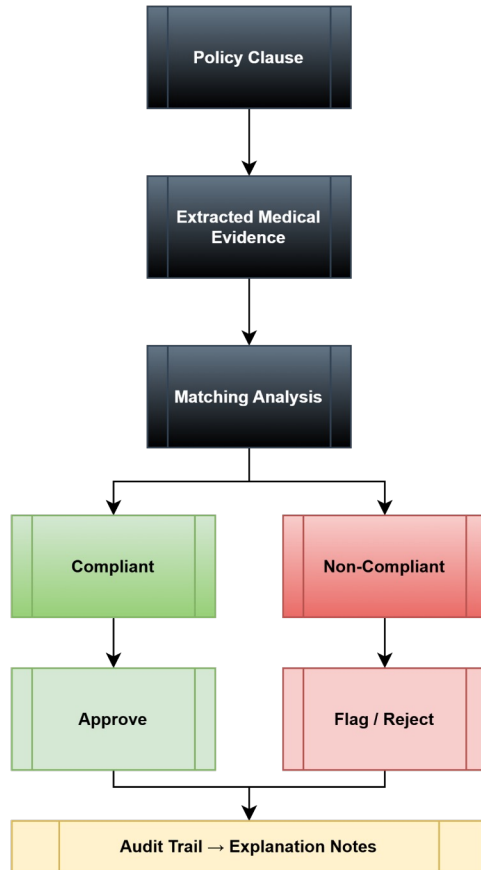
Coverage Approved

AI Assessment Result

✓ Claim Approved No exclusion clauses apply to this medical claim.

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AI scans each claim, extracting medical events, diagnoses, and treatments from paper or digital records. It cross-checks this information against policy exclusions, clearly showing which conditions or procedures may not be covered. The outcome is a structured, auditable report that highlights coverage eligibility and potential conflicts automatically.



Claim Transparency

AI reads medical claims from paper or fragmented records, automatically extracting key details. It connects treatments, diagnoses, and policy clauses into a clear, evidence-based view, allowing auditors to trace decisions, spot inconsistencies, and ensure full transparency in the claims process.

GENERAL HEALTH INSURANCE

Date: 26/11/2024

CLAIM APPROVAL LETTER

MEDI PLUS



Claim Number: AL-2611-2024 (Please quote this number for all further correspondence)

Medical Provider : KPJ Damansara Specialist Hospital	Insurance Company: GENERAL HEALTH INSURANCE
119, Jalan SS20/10, Damansara Utama	Name of TPA: NA
47400 Petaling Jaya, Selangor	Proposer Name: MOHD AZLAN BIN ZAWAWI
	Patient's Member: 880211-10-5397
	ID/TPA/Insured: Id of the Patient
Regm ID: 880211-10-5397	Relation with Proposer: MMIBR

Dear Sir/Madam,

This has reference to the pre-authorization request submitted on 26/11/2024. We hereby authorize cashless facility as per details mentioned below:

Patient Name: MOHD AZLAN BIN ZAWAWI	Age: 37 / Lelaki
Policy No.: 12345275	Expected Date of Admission: 06-Sep-2024
Policy period: 14-03-2022 to 13-03-2023	Expected Date of Discharge: 09-Sep-2024
Room category: NA	Estimated length of stay: NA
Provisional diagnosis: Gastro-oesophageal Reflux Disease	Proposed line of treatment: Medical Treatment
Class of Accommodation Opted: Single A/C	Claim Amount: 951.89
Additional sanction: 0	Total Sanctioned Amount: 951.89

Authorization Details:

Date & Time	Reference Number	Hospital/Clinic	Approved Amount
06/Sep/2024 00:00	AL-2611-2024-01	KPJ Damansara Speciali...	876.89
06/Sep/2024 00:00	AL-2611-2024-02	Klinik Medikove Damans...	75.00
	TOTAL		951.89

www.exampleinsurance.com

Example General Insurance Limited
(A Licensed General Insurance Company)

Regd. Office: 123 Business Park, City Center, City - 000000 (State)

Corp. Office: Floor 5, ABC Towers, Main Street, City - 000000 (State)

contact@exampleinsurance.com | 1800-000-0000 / 1800-111-1111

IRDA Regd No. XXXX

CIN: U66000X00000PLC000000

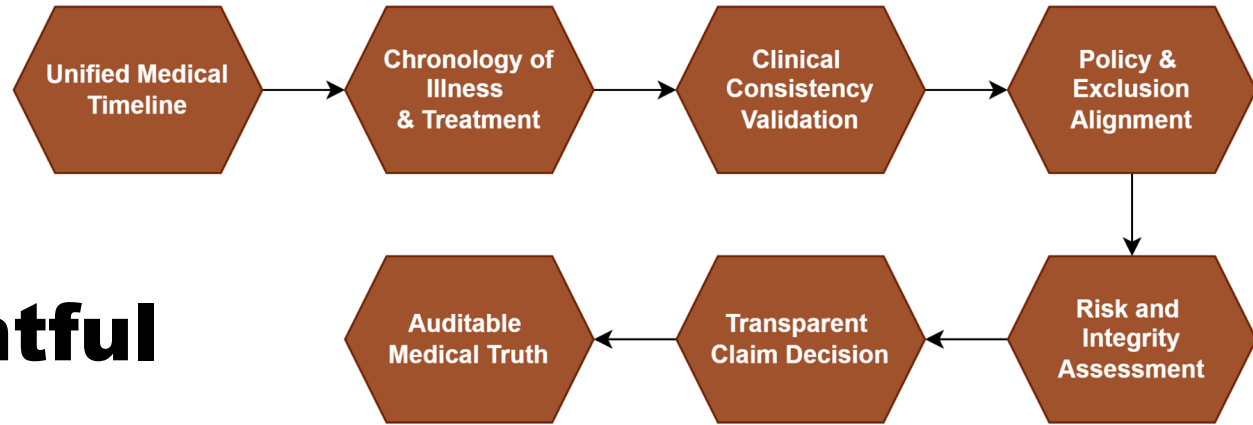
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Decision Clarity

The system reads medical claims from submitted documents, extracting and analysing timelines, treatments, and policy details to create a concise approval or rejection letter.

Each decision is grounded in traceable medical evidence and aligned with policy rules, producing a clear, transparent, and audit-ready outcome.

Insightful Claim



AI reads scattered medical documents and extracts key data, organizing treatments, coverage, and risks into a clear analysis. This transforms fragmented records into actionable insights, making claim decisions faster, consistent, and fully auditable.



Thank You

