

SOLUTION DATASHEET

Health Insurance RISK MANAGEMENT

One chain from policy to provider payment. Nothing enters unverified and nothing leaves unrecorded.

The cost of health cover is rarely lost in one dramatic place. It leaks through unverified members, benefits tracked on spreadsheets, invoices keyed by hand and claims paid without the rulebook applied consistently. MedicalBytes closes the chain so automation is safe to run at scale.

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|  Membership and entitlement
Smart onboarding, dependants, waiting periods and terminations resolved at the check. |  Biometric identification
Fingerprint and face verification at the point of service, in seconds. |
|  Table of benefits engine
Every benefit and sub limit per plan, with consumption tracked in real time. |  Automated pre authorisation
Cover, clinical appropriateness and affordability decided before treatment. |
|  AI powered invoice reception
Any format converted to clean, coded and validated structured data. |  Adjudication and coding
Full rulebook per line, with an ICD10 and CPT engine keeping tariff and activity aligned. |
|  Automated payment runs
Accurate, reconciled and properly approved settlement with ceilings enforced. |  Dynamic reporting
Live loss ratio, utilisation and leakage isolated by cause, per stakeholder. |

IMPLEMENTATION

Discovery, configure, integrate, parallel run and staged cutover with a rollback plan. Licence per member per month, tiered by volume, with implementation scoped after discovery and integration priced per interface.

WHO IT IS FOR

Third party administrators · Medical schemes and insurers · Hospital groups · Pharmacies · Clinics and day facilities