



# Claims work on PHI, with a person making every denial

NeodyAI for Insurance & claims · Health payers, insurers, TPAs, claims administrators

# Where the time goes in insurance and claims



## Claim backlogs

Triage and validation are manual, so simple claims wait behind complex ones.



## Fraud found late

Fraud, waste and abuse patterns surface after payment, not before.



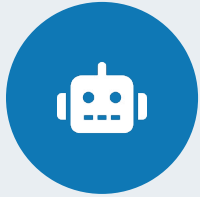
## Appeals and rule changes

Appeal responses and regulatory updates compete for the same experts.

*NeodyAI takes on this work with AI that prepares, checks and chases, while your people decide.*



# AI does the work. Your team stays in control.



## AI does the work

Reads documents, checks them against your rules, drafts and follows up across the systems you already use.



## Your people decide

It runs beside your team first. Autonomy is earned on measured agreement, and taken back automatically when quality drops.



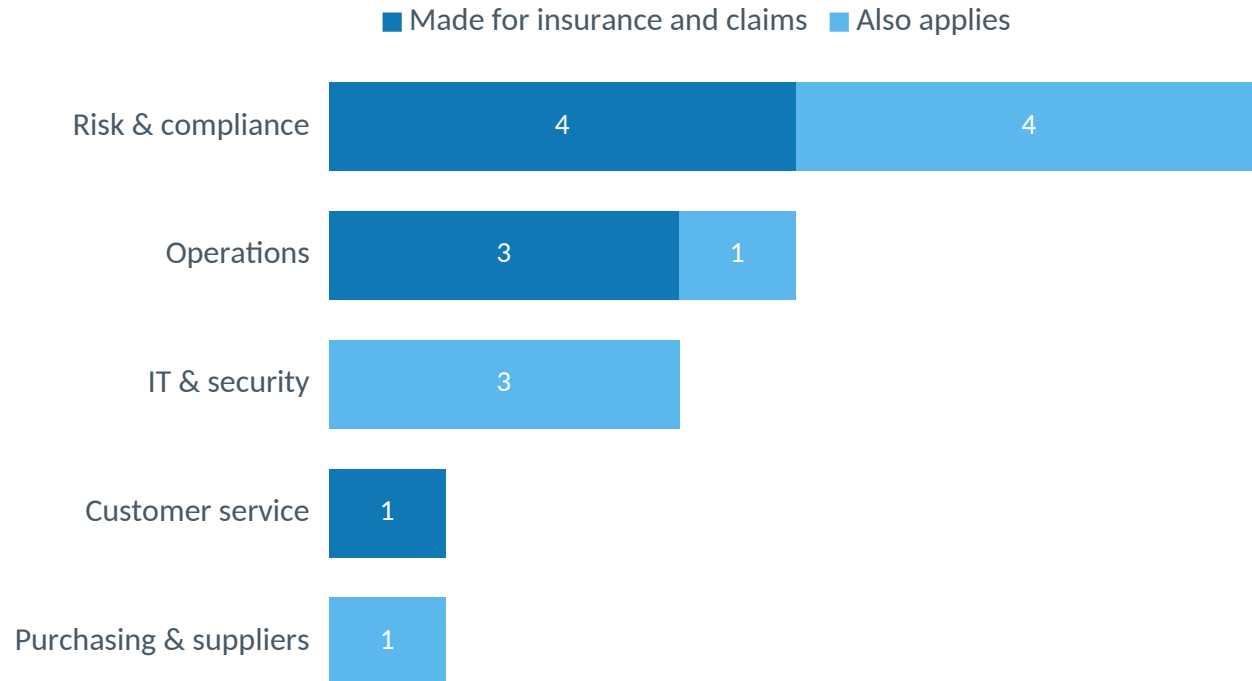
## Your data stays protected

Sensitive fields are protected before any model sees them, and every action is on the record.



# 17 use cases for insurance and claims

Use cases by department



8

made for insurance and claims

5

high value at low or medium effort

12

touch sensitive data, protected field by field

Every use case is on a card in the appendix.



# Where we'd start

1

RISK & COMPLIANCE

## Fraud, waste & abuse patterns

Upcoding, unbundling and outlier providers found in claim history; leads for SIU.

Analyse history → Monitor & alert

Value high · effort medium · Guide

2

RISK & COMPLIANCE

## Policy Q&A with citations

Staff questions answered from internal policy and procedure, with the section cited.

Answer

Value medium · effort low · Guide

3

OPERATIONS

## Claim validation

Claims checked against coverage, coding rules and documentation. Recommends pay, pend or refer; never denies.

Intake & extract → Validate

Value high · effort high · Guide



# The work AI takes on



6

## Intake & extract

Reads emails, PDFs and forms



6

## Validate

Checks documents and data against your rules



5

## Consolidate

Pulls sources together and matches them



4

## Draft

Writes the first version for a person to edit



3

## Analyse history

Finds patterns in past activity



3

## Follow up

Chases people until the gap is closed



# Your sensitive data stays protected

Sensitive data these use cases touch



Health information

6



Business confidential

5



Personal information

4

Rules they fall under

HIPAA • 6

Third-party risk guidance • 3

BSA / AML • 2

GLBA • 2

SOX • 2

ISO 27001 / SOC 2 • 1

NACHA Operating Rules • 1

OFAC sanctions • 1

PCI DSS • 1

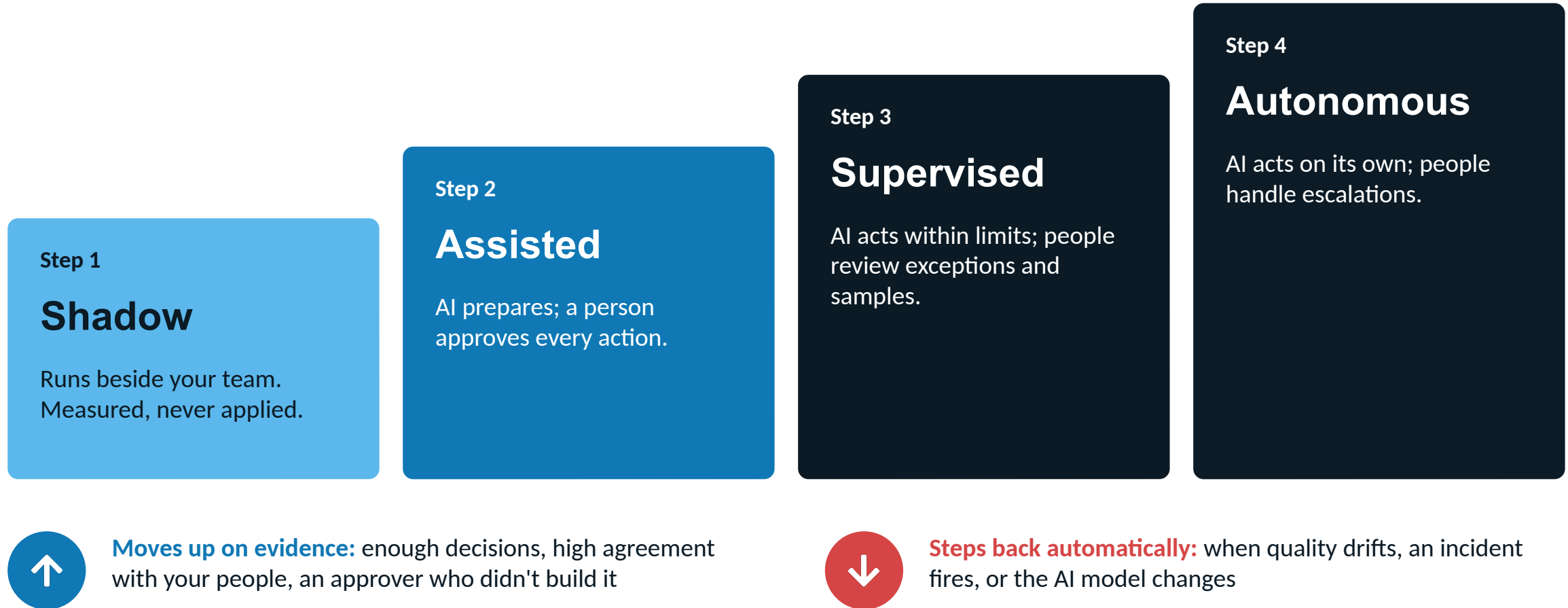
SR 11-7 • 1



NeodyAI

Confidential • Design intent, pre-release

# Your team approves until the AI has earned more



# Works with the systems you already use



**Claims system**

6 use cases



**Shared files**

6 use cases



**Core banking & GRC**

4 use cases



**Service desk**

3 use cases



**Email**

2 use cases



**Chat & messaging**

1 use case



**HR & payroll system**

1 use case



# How to get started



01

## Try the free workflows

Run sample processes free, including one on protected sample data



02

## Pick your first use case

We'd suggest Fraud, waste & abuse patterns, or the pain that costs you most



03

## Run it beside your team

Nothing is applied until your people agree with its work



04

## Add the next one

The second use case is faster: connections and approvals already exist

# Use cases made for insurance and claims (1 of 2)

## RISK & COMPLIANCE

Medium risk

### Fraud, waste & abuse patterns

Upcoding, unbundling and outlier providers found in claim history; leads for SIU.

[Analyse history](#) → [Monitor & alert](#)

Value high · effort medium · Guide · HIPAA

## RISK & COMPLIANCE

Medium risk

### Policy Q&A with citations

Staff questions answered from internal policy and procedure, with the section cited.

[Answer](#)

Value medium · effort low · Guide

## RISK & COMPLIANCE

Low risk

### Regulatory change monitoring

New rules and guidance watched; what changes for you summarised with the affected policies.

[Monitor & alert](#) → [Research](#)

Value medium · effort medium · Guide

## RISK & COMPLIANCE

Medium risk

### SIU referral drafting

Referral packages drafted from the claim and provider history for the investigator.

[Research](#) → [Draft](#)

Value medium · effort medium · Guide · HIPAA

## OPERATIONS

High risk

### Claim validation

Claims checked against coverage, coding rules and documentation. Recommends pay, pend or refer; never denies.

[Intake & extract](#) → [Validate](#)

Value high · effort high · Guide · HIPAA

## OPERATIONS

High risk

### Appeal responses

Appeal letters drafted from the claim, the policy and the medical record, for review.

[Intake & extract](#) → [Consolidate](#) → [Draft](#)

Value medium · effort medium · Guide · HIPAA



# Use cases made for insurance and claims (2 of 2)

## OPERATIONS

High risk

### Claim triage

Clean claims fast-tracked, the rest pended or sent to the right adjuster or SIU.

#### Route

Value medium · effort medium · Guide · HIPAA

## CUSTOMER SERVICE

High risk

### Member claim status

Members told where their claim is and what is missing, on the phone, chat or email.

#### Answer → Converse

Value medium · effort medium · Guide · HIPAA



# Also applies, from other industries (1 of 2)

## RISK & COMPLIANCE

High risk

### Regulatory exam preparation

The examiners' request list answered: documents found and checked, owners chased, open findings tracked to closure before the exam starts.

Intake & extract → Validate → Follow up

Value high · effort medium · Guide · GLBA · BSA / AML · NACHA Operating Rules

## RISK & COMPLIANCE

Medium risk

### Sanctions screening review

ACH, wire and customer screening tested: lists current, matches handled, alerts cleared with a reason; findings drafted.

Consolidate → Validate → Draft

Value high · effort medium · Guide · OFAC sanctions · BSA / AML

## RISK & COMPLIANCE

Medium risk

### Third-party due-diligence review

Vendor questionnaires and evidence reviewed against the bank's standard; gaps chased with the vendor.

Intake & extract → Validate → Follow up

Value high · effort high · Guide · Third-party risk guidance · SR 11-7

## RISK & COMPLIANCE

Low risk

### Issue closure validation

Evidence that an audit or exam issue is fixed checked before the issue is closed.

Validate

Value medium · effort medium · Guide

## OPERATIONS

Medium risk

### Technology & operations review

Back office, imaging, process flow, vendor contracts and disaster recovery reviewed; bottlenecks and risks found and the report drafted.

Intake & extract → Consolidate → Analyse history → Draft

Value high · effort high · Guide · Third-party risk guidance

## IT & SECURITY

Medium risk

### Access review certification

Who has access to what, compared with their role; managers asked to confirm or remove.

Consolidate → Validate → Follow up

Value high · effort medium · Guide · SOX · GLBA



# Also applies, from other industries (2 of 2)

## IT & SECURITY

Medium risk

### Security alert triage

Alerts from monitoring tools enriched, de-duplicated and ranked; the likely-real ones escalated with the evidence, the noise closed with a reason.

[Intake & extract](#) → [Analyse history](#) → [Route](#)

Value high · effort medium · Guide · ISO 27001 / SOC 2 · PCI DSS

## IT & SECURITY

Medium risk

### Change-record reconciliation

Production changes reconciled with approved change records; unapproved changes listed.

[Consolidate](#)

Value medium · effort medium · Guide · SOX

## PURCHASING & SUPPLIERS

Medium risk

### Supplier risk monitoring

Critical suppliers watched continuously for financial, cyber and news risk; alerts with evidence.

[Monitor & alert](#) → [Research](#)

Value medium · effort medium · Guide · Third-party risk guidance