



Artificial Intelligence for Health Financing

Online Webinar, 10 December 2025, 14:00 – 15:30 (Manila time, GMT+8)

Background and Objectives

As Asian Development Bank (ADB) member countries scale up national health financing programs in pursuit of Universal Health Coverage (UHC), governments are increasingly relying on digital systems to manage the fast-growing volumes of data and financial transactions. While traditional digital information management systems can help collect and analyze data, the shift to Artificial Intelligence (AI) represents a transformative leap for the insurance industry, with the potential to automate routine insurance tasks. AI is rapidly reshaping the health insurance industry, offering innovative solutions that enhance efficiency, reduce costs, and improve patient outcomes.

One of the most significant roles AI plays is in claims processing and fraud detection. By leveraging machine learning algorithms, insurers can quickly analyze large volumes of claims data, accurately identify inconsistencies, and flag potentially fraudulent activities. This not only accelerates the approval process but also minimizes financial losses due to fraudulent claims. AI also enhances risk assessment and underwriting. Using predictive analytics, AI systems evaluate an applicant's medical history, lifestyle, and genetic information to better predict disease risks and healthcare needs. This enables insurers and funds to tailor policies more accurately, price premiums fairly, and manage risk pools more effectively. Customer service is another area where AI is making a significant impact. Chatbots and virtual assistants provide 24/7 support, answer queries, and guide customers through policy options or claims submissions, improving user experience and satisfaction. Furthermore, AI can personalize communication and recommend suitable health plans based on individual needs and preferences.

In collaboration with Amref Health Africa and the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, through the Global Alliances for Social Protection (openIMIS Initiative), ADB will co-organize a webinar as part of the UHC Day 2025 campaign: 'Unaffordable health costs? We're sick of it!'. This collaboration aims to strengthen the capacity to leverage AI technologies to improve health financing systems, including claims management, fraud detection, forecasting, and service quality enhancement. Participants also contributed to the co-creation of an e-learning course on AI for health financing, ensuring its relevance to national contexts and policy priorities.

The main objectives of the webinar are:

1. Present key learning exchange outcomes from DMCs to a broader audience.
2. Discuss the key preconditions and priority areas for using AI in health financing business processes.
3. Explore opportunities to incorporate AI-based solutions into social health insurance and national health financing schemes.

Agenda

	Time (Manila time)	Agenda Item	Speaker
1	14:00 - 14:10	Opening Remarks Introduction of Open IMIS	Akihito Watabe , Health Specialist (Health Financing), ADB Ralf Radermacher , Head of Programme(s) Sector Initiative Social Protection & Global Alliances for Social Protection, GIZ
2	14:10 - 14:25	Presentation on 'AI for Health Financing'	Simona Dobre , AI Expert/Consultant, Amref Health Africa
3	14:25 - 14:35	Country Case Study 1 on AI application in Health Financing (Uzbekistan)	Mircea Buga , Chief Specialist, Dept Budget Formation & Execution, State Health Insurance Fund, Uzbekistan
4	14:35 - 14:45	Country Case Study 2 on AI application in Health Financing (Pakistan)	Touseef Iqbal , Manager, State Life Insurance Corporation of Pakistan
5	14:45 - 14:55	Country Case Study 3 on AI application in Health Financing (Philippines)	Arrel Pascual , Office of the President, Philippine Health Insurance Corporation (PhilHealth)
6	14:55 - 15:25	Panel Session and Q&A from Participants	Seolhee Chung , Director General, International Cooperation Department, Health Insurance Review and Assessment Service (HIRA), Republic of Korea Saurav Bhattarai , Team Lead at openIMIS, Global Alliances for Social Protection openIMIS, GIZ Mohammed Golam Rafi , Medical Officer, Health Economics Unit, MOHFW, Bangladesh Eduardo Banzon , Director, Human and Social Development Sector Office, Sectors Department 3, ADB
7	15:25 - 15:30	Closing Remarks	Eduardo Banzon , Director, Human and Social Development Sector Office, Sectors Department 3, ADB

Moderator: Rahul Kadarpeta, Executive Director, Amref Health Africa and **Konstanze Lang**, Advisor openIMIS, Global Alliances for Social Protection, GIZ (TBC)