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Forum on Harnessing Artificial Intelligence for He**AI**th Equity

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Session 6: AI and Health Financing

AI for Health Financing Operations: opportunities and challenges

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Why AI Matters for Health Financing?

Health financing systems face persistent challenges

Fragmented data across payers, providers and programs

Inefficiencies in claims processing and payment systems

Limited use of data for strategic purchasing

Weak capacity for expenditure monitoring & fraud detection

AI enables a shift from manual administration to **data-driven health financing operations**

ADB is supporting Digitalization of National Health Financing Systems in Asia Pacific

TA-9967-REG Focused Support to DMCs



Nepal



Bangladesh



Mongolia



Philippines



Armenia



Palau



Indonesia

Funded by TASF, HLT Fund & eAKPF



KOREA
e-Asia Fund



From Digitization to AI-Enabled Financing: ADB's conceptual progression



AI is positioned as an enabler, not a standalone technology.

What do we mean by “AI in Health Financing”?



3rd party data & provider contracting data
(e.g. pricing & performance)



Claims & utilization data



Data from adjacent government services
(e.g. national ID, social security etc.)



Policyholder generated data, actuarial data &
risk models



App/ website data

Descriptive
What has happened?

Predictive
What is going to happen?

Prescriptive
Suggesting the best course of action

AI and machine learning support all three levels when embedded in financing operations.



Core AI Use Cases in Health Financing Operations

Automated claims management systems

Claims validation and anomaly detection

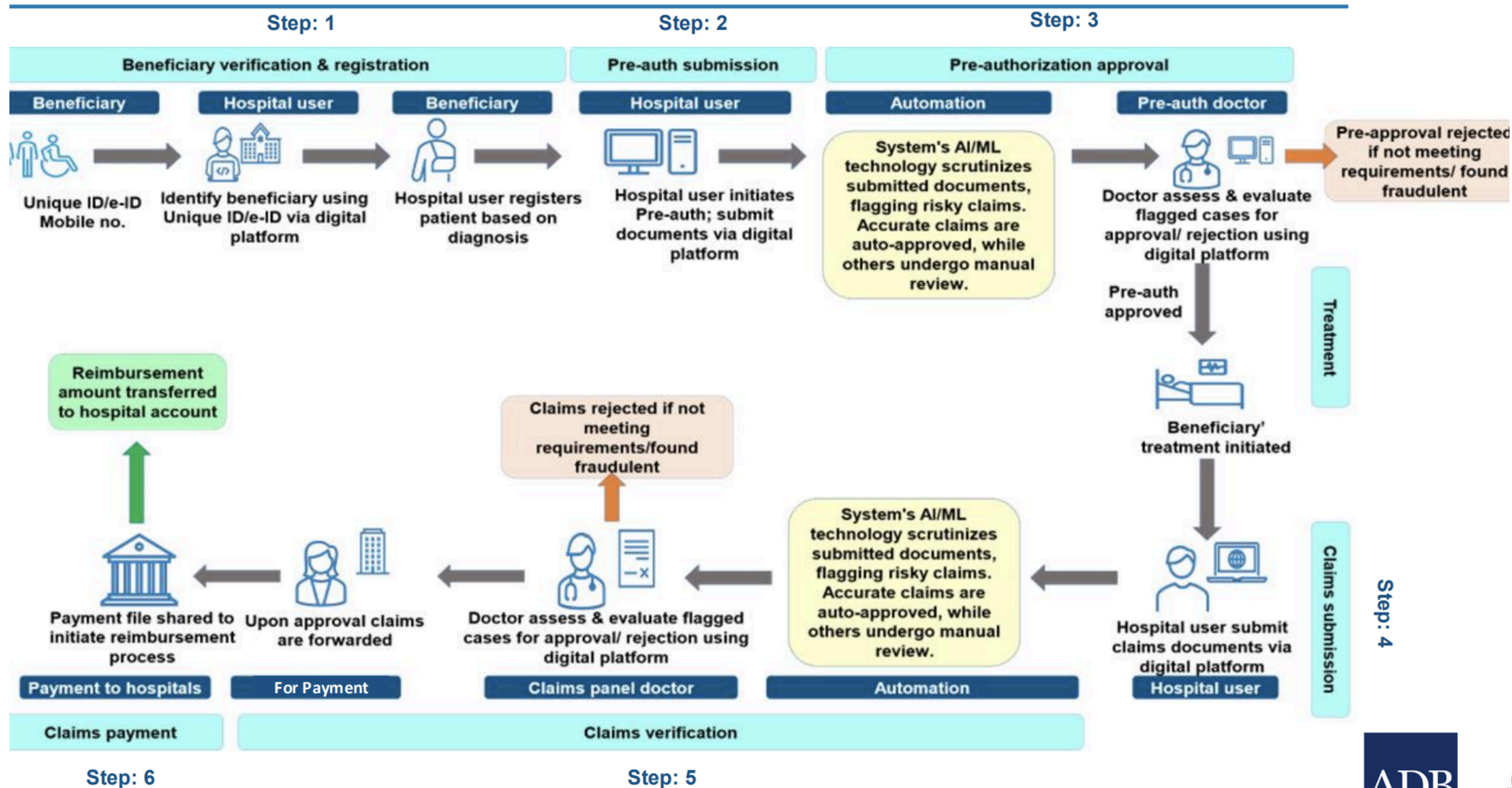
Fraud, waste, and abuse detection

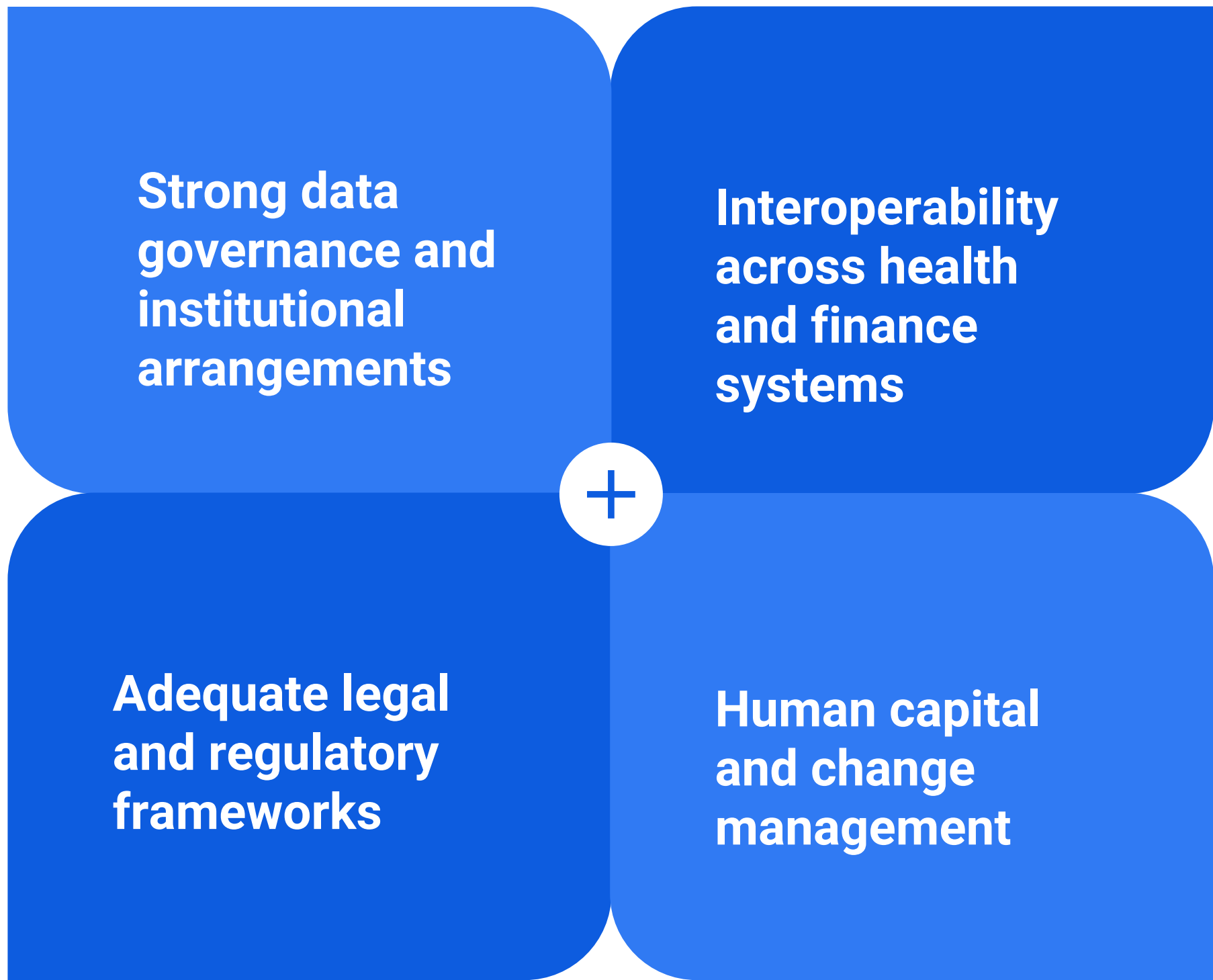
Provider payment analytics and utilization review

Expenditure forecasting for benefit package design

These applications are directly linked to purchasing and payment functions.

Example: AI-Enabled Claims Management - AI supports efficiency, transparency, and accountability in insurance operations.

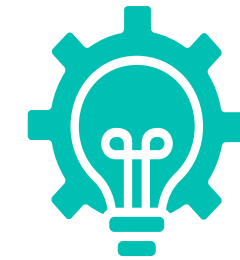




Enabling Conditions for AI Adoption

Without these, AI risks becoming a technology pilot without impact.

Risks and Policy Considerations



Data privacy and
security

Algorithm
transparency and
accountability

Bias and exclusion
risks

Sustainability beyond
pilot funding

AI must be governed as part of **public financial management for health.**

ADB's Value Proposition

- 1 Integrating AI into health financing reforms and policy-based loans
- 2 Linking technology with policy, financing, and institutions
- 3 Supporting regional learning and South-South exchange
- 4 Partnering with governments, academia, and development partners

→ ADB emphasizes **context-specific pathways**, not one-size-fits-all solutions