

Artificial intelligence is real care: the future of AI-driven medical schemes

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If the world was buzzing about anything at the beginning of 2023, it had to be the incredible rise of ChatGPT. For the first time, people could tangibly experience the wonders of artificial intelligence (AI) integrating itself into their daily lives across almost every industry.



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As for healthcare, we have been riding the AI wave for many years now. For us, the wonders of AI are more than simply impressive, they are lifesaving.

When implemented responsibly into a well-architected intelligent data platform - from improved diagnoses, to enhanced treatment plans, and advanced outbreak detection - the potential for AI to revolutionise health is immense.

But it comes with a certain degree of responsibility, where AI practices need to be heavily scrutinised to ensure fairness, plausibility, factuality, and causal analysis are all ethically present. These outcomes require foundational data management practices that ultimately increase security, efficiency, abilities, as well as data quality and discoverability.

Although typically perceived as robotic and inhuman, it is important to understand that care sits at the heart of AI-driven

health innovation. In simple terms, AI-driven systems can quickly analyse large amounts of data and generate insights that help inform healthcare decisions.

The ecosystem in which a healthcare product is consumed is ever-evolving with regulatory changes, technology, and other fluctuating socio-economic factors. With so many variables to consider, there are an endless number of universal patterns and cycles of interconnected elements to understand and unpack to create tangible value.

At Medscheme, for example, 3.8 million customers generate around 25 million interactions every month. This creates close to one billion interconnected permutations of patterns per customer every eight months or so, which is a conservative estimate if you don't consider demographic, product, and medical scheme benefit differences. For all our 3.8 million customers, this represents trillions of possibilities for each customer and group of customers.

Responsible use of data and AI technology

The amount of information involved here is arguably “beyond” comprehension. But it is also invaluable, so we need the speed and accuracy provided by AI if we ever have a hope of fully understanding it and unlocking value from it.

However, all of this is moot if we don't do it responsibly. Responsible use of data and AI technology is the only way to benefit our members and help them become more effective in utilising their benefits and care experiences. Get that right and we can easily streamline processes, improve accuracy, reduce costs, and provide more personalised (and effective) patient care.



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AI's transformative potential in the health industry is quickly becoming apparent, with formidable figures to back it up. According to a report from Accenture, AI could potentially create \$150bn in annual savings for the US healthcare economy by 2026. As a country in desperate need of health efficiencies, imagine what it could do for South Africa.

Bespoke patient care

These efficiencies are being extended across the board. Beyond detection and analysis, AI-generated models can support individual patient care by predicting health risks before they occur and developing personalised treatments tailored to each person's data. The possibilities of AI in healthcare are immense, and they come with impressive cost savings as well.

Nowhere in healthcare is this going to be more apparent than in medical-scheme environments. With the power of AI systems at our back, medical schemes can leverage AI systems to save money, improve efficiencies, and enhance health outcomes like we've never been able to do before.

Why are medical schemes primed to make strides in AI-enabled health innovation? Because AI is driven by data, and data is the foundation on which medical schemes exist. While most people prefer to 'claim and go' without analysing the inner workings of their medical scheme, the complexities that lie below the surface are profound and impactful.

The foundation for informed decisions

The South African medical-scheme environment relies heavily on data to ensure operations remain viable, making it ideal for the use of AI technology. AI can provide more accurate and efficient analysis of patient data, making it easier for practitioners to make informed decisions about treatments. AI also helps detect potential health risks before they become a problem, allowing medical practitioners to respond quickly and reduce the risk of any damage or complications.

To further complicate matters, each scheme often has unique management structures and operational processes which can make treating patients effectively challenging. As such, there is an urgent need for solutions that will allow medical schemes to better manage their services, while still providing quality care. This is where AI comes in.

Forecasting your future health

By leveraging AI-driven tools and analytics, medical schemes can gain insights into the needs of each individual patient and create tailored programmes that meet those needs efficiently and cost-effectively.

For example, AI can predict seasonal illnesses in certain areas based on climate data, allowing health providers to proactively prepare for any potential influx of patients. Similarly, AI can detect patterns in a person's health history that could indicate a higher risk of certain diseases or conditions, enabling health providers to tailor preventative care plans accordingly. This not only reduces costs but also improves patient outcomes as treatments will be more tailored to the individual's needs.



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AI also helps automate administrative processes, streamlining the management of medical schemes and freeing up healthcare providers to focus on providing care. AI-driven tools can help detect billing or coding errors as well as discrepancies between claims data and actual treatments, allowing medical schemes to identify inefficiencies more quickly and correct them before they become costly (and potentially life threatening) problems.

AI-enabled chatbots can free up time for health professionals by providing patients with quick answers to their questions. These bots can even be used to collect health information from patients – a task that would otherwise require considerable time and effort from far too many busy health professionals.

If you hadn't already figured it out, AI has tremendous potential to transform the South African private health system. In fact, it is already doing so in many regards.

Although there are some challenges to be addressed – such as data security and privacy concerns – these can be overcome with the right responsible infrastructure in place. It is now up to government, private sector, and other stakeholders to work together to ensure that all South Africans have access to the best possible healthcare.

Ultimately, AI-driven care is the most humane form of care because it strives to achieve the best outcomes for members, providers, scheme clients and administrators alike. A healthcare industry win is a win for all.

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