

Hunza Care

# Hunza-MBM

Digital Transformation Leader

An integrated solution for digital health insurance management that supports comprehensive transformation in the Saudi healthcare sector, aligned with strategic national goals.

## Presentation Agenda

- 1 What is the System?**  
Comprehensive overview of Hunza-MBM
- 2 Features and Benefits**  
Advantages for all stakeholders
- 3 Strategic Objectives**  
Primary goals of the system
- 4 Mechanism of Action**  
How the system achieves its goals
- 5 Key Advantages**  
Summary of benefits and advantages
- 6 Vision 2030 Alignment**  
Strategic alignment with national goals

# What is Hunza-MBM?

- **Integrated Solution**

Advanced software system for managing medical claims and insurance approvals.

- **Complete Automation**

Process claims (E-Claim) in seconds with minimal manual intervention.

- **Smart Technologies**

Artificial intelligence for data analysis and fraud detection

- **Global Compliance**

Enforces international medical protocols (ICD, CPT, ATC)

- **System Integration**

Integrates with national systems to support digital transformation



## Benefits for Insurance Companies

- **Cost Reduction**  
Automate claims processing to reduce operational and insurance costs
- **Real-time Financial Management**  
Monitor financial obligations precisely and improve financial planning
- **Fraud Prevention**  
Intelligent systems detect unjustified treatment repetition and reduce losses
- **Flexible Coverage**  
Design flexible coverage programs with customized limits and networks
- **Medical Control**  
Ensure physician compliance with approved procedures and reduce unnecessary tests



## Benefits for Healthcare Providers



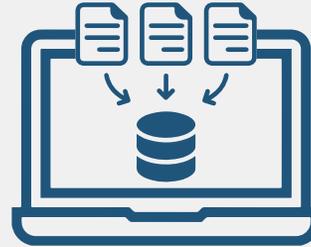
### Quality Improvement

Enforce international medical protocols to ensure accurate diagnosis and optimal treatment plans



### Instant Approvals

Electronic instant approval of treatments and procedures to reduce waiting times



### Accelerated Collections

Efficient claims management and faster payment collection to enhance cash flow



### Operational Efficiency

Reduce manual data entry, allowing medical staff to focus on patient care

## Benefits for Beneficiaries



### Reduced Financial Burden

Instant verification of treatment and medication coverage to prevent unexpected costs



### Integrated Digital Experience

Smart applications to track treatments, medication schedules, and insurance approvals



### Unified Medical Record

Instant access to complete medical history for accurate diagnosis and fewer duplicate tests



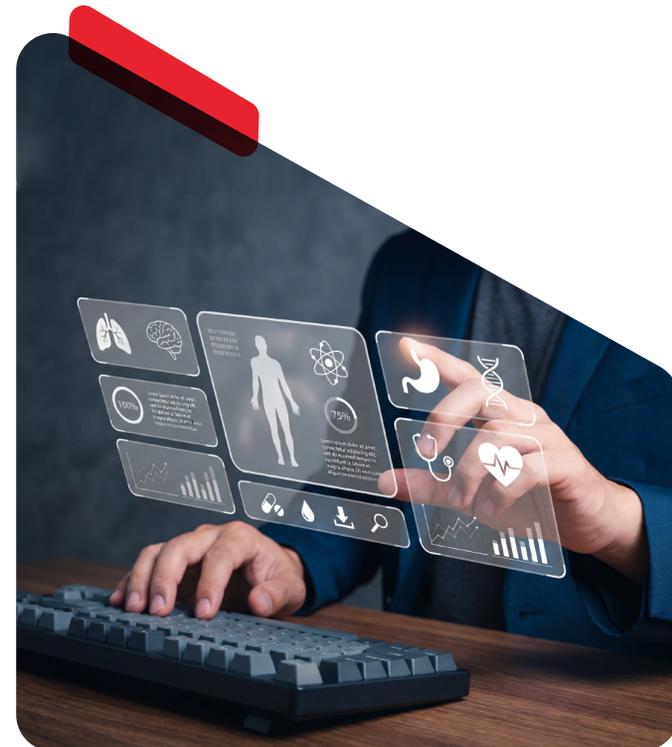
### Reduced Wait Times

Instant treatment approvals ensuring faster and more efficient healthcare experience



# Strategic Objectives

- 1 Patient Health Protection**  
Monitor medical procedures and ensure compliance with international protocols.
- 2 Advanced Digital Services**  
Deliver digital health insurance services with instant approvals.
- 3 Fraud Protection**  
Protect insurance and healthcare organizations from fraud and misuse.
- 4 Quality Enhancement**  
Provide unified electronic health records for accurate clinical decisions.
- 5 Cost Reduction**  
Complete process automation and elimination of paper-based procedures
- 6 Integrated Network**  
Create comprehensive healthcare provider network domestically and internationally.



## Mechanism of Action

- 1 Strict Expense Monitoring**  
Real-time processing of approvals and health claims
- 2 Smart Claims Management**  
Immediate data verification and reduction of human errors
- 3 Provider Network Integration**  
Electronic connectivity across the kingdom to streamline operations
- 4 Financial Savings Achievement**  
Prevention of unnecessary treatments and duplicate testing
- 5 Financial Transparency Enhancement**  
Automated audit systems prevent incorrect or duplicate claims



## Key Advantages and Benefits



### Spending Control & Monitoring

- Reduce fraud through claims data analysis and anomaly detection
- Lower duplicate coverage through automated member data verification
- Reduce medical costs through smart drug and procedure management



### Operational Efficiency Improvement

- Paperless environment through complete process automation with E-Claims
- Instant coverage verification to prevent financial overruns
- Improved chronic disease management reducing emergency visits



### Enhanced Insurance Experience

- Reduce fraud through claims data analysis and anomaly detection
- Lower duplicate coverage through automated member data verification
- Reduce medical costs through smart drug and procedure management

# Alignment with Saudi Vision 2030



## Quality and Efficiency Improvement

Digital transformation and automation of health insurance to enhance service quality and operational efficiency

Goal 1



## Prevention Enhancement

Monitoring medication usage, testing procedures, and treatment interventions to prevent health risks

Goal 2



## Digital Care Expansion

Integration with national systems to achieve comprehensive digital transformation in the healthcare sector

Goal 3



## Ultimate Goal

Building an efficient and sustainable healthcare system that serves all members of society with quality and excellence

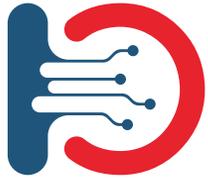
Vision 2030

## Conclusion

-  **Hunza-MBM: The Optimal Solution**  
An advanced system offering operational, financial, and technical advantages that support insurance companies, healthcare providers, and subscribers equally
-  **Comprehensive Digital Transformation**  
Achieves complete digital transformation in the health insurance sector, aligned with national strategic goals and Vision 2030 objectives
-  **Measurable Benefits**  
Operational efficiency, cost reduction, and improved healthcare quality for all stakeholders across the ecosystem

### Call to Action

Adopting Hunza-MBM is the optimal step for insurance companies and healthcare institutions seeking to achieve digital transformation and ensure financial and operational sustainability



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