

Health Insurance Risk Assessment



Prompt:

You are an expert in health insurance underwriting. Here is X-ray images and its associated radiology report.

report: Cardiomedastinal silhouette and pulmonary vasculature are within normal limits. Lungs are clear. No pneumothorax or pleural effusion. Evidence of prior granulomatous disease. No acute osseous findings.

Based on the visual and textual information provided, please perform a step-by-step evaluation as follows:

1. Scan Region: Determine the scanned region in the X-ray image.
2. Scan Result Match: Determine whether the scan result (findings on the image) matches the findings described in the report (Yes/No).
3. Health Risk Severity: Assess the overall health risk based on the X-ray image and report. Classify the risk as no risk, mild risk, or severe risk.
4. Underwriting Evaluation: Based on your evaluation, decide the appropriate underwriting outcome (Declined, Standard, or Higher Premium). Provide a brief explanation.

Please strictly output in the following format:

1. Scan Region: <Scan Region>
2. Scan Result Match: Yes/No.
3. Health Risk Severity: no risk/mild risk/severe risk.
4. Underwriting Evaluation: Declined/Standard/Higher Premium. Reason: <Reason>

Correct answer: 1. Chest 2. yes 3. mild risk 4.Higher Premium

GPT-4o:

1. Scan Region: Chest
2. Scan Result Match: Yes.
3. Health Risk Severity: mild risk.
4. Underwriting Evaluation: Higher Premium. Reason: Evidence of prior granulomatous disease, which could potentially indicate a past infection or other underlying issue, may warrant closer monitoring and suggests a mildly elevated health risk.