Digital Health Insurance Platform - Project Scope Document

1. Project Name & Vision Statement

Project Name: Digital Health Insurance Platform
Vision Statement: A smarter way to manage health coverage by leveraging AI-driven recommendations, seamless claims processing, and real-time customer support to provide personalized and hassle-free health insurance solutions.

---

2. Business Objectives

- Develop a user-friendly, mobile-first platform for health insurance.
- Reduce claim processing time through automation and digital submissions.
- Provide AI-driven personalized policy recommendations to users.
- Enhance customer support with a 24/7 chatbot for real-time assistance.
- Promote health and wellness tracking to encourage preventive care.

---

3. Core Features

MVP Features (Phase 1)

- **AI-driven policy comparison:** Users receive tailored insurance plan recommendations based on their health profile and preferences.
- **Digital claims submission:** Paperless and automated claims processing to improve efficiency and reduce processing time.
- **24/7 chatbot support:** AI-powered chatbot provides instant assistance for policy inquiries, claims status, and general support.

Additional Features (Phase 2 & Beyond)

- **Health & wellness tracking:** Integration with wearable devices to track user health data and provide insights for preventive care.
- **Personalized alerts & reminders:** Notifications for premium payments, policy renewals, and health check-ups.

---

4. Target Market & User Personas

Primary Target Audience:

- **Self-employed professionals & gig workers** – Need flexible, affordable insurance plans tailored to their needs.
- **Small business owners** – Require group health plans for employees with easy management.
- **Families** – Seek customizable plans that cater to various family members' needs with add-ons and flexibility.

User Pain Points & Needs:

- Self-employed users lack employer-sponsored insurance and struggle with affordability.
- Small business owners need an efficient way to manage employee benefits.
- Families require intuitive platforms that simplify policy selection and claims processing.

---

5. Scope Limitations

- **Out of Scope:**
    - International insurance policies (focus on domestic markets initially).
    - Direct medical services such as telemedicine or diagnostic testing.
    - Non-health insurance products like auto or home insurance.

---

6. Key Milestones & Timeline

Milestone	Task	Deadline
Phase 1	Define project scope & goals	Day 1
Phase 2	Create wireframes & prototypes	Day 5
Phase 3	Begin development	Day 10
Phase 4	Conduct beta testing & feedback	Day 25
Phase 5	Launch MVP version	Day 30

---

7. Deliverables

- **Project Scope Document** (This document)
- **Product Wireframes & User Flow Diagrams** (Phase 2)
- **MVP Prototype** (Phase 3)
- **User Testing Report & Iterations** (Phase 4)

- **Final Product Launch Report** (Phase 5)