

HealthWallet AI

India's First Health-Finance Intelligence Platform

DTU NATIONAL HACKATHON 2026

The Critical Gap in Indian Healthcare



63% Delay Treatment

Financial uncertainty prevents
timely medical care

15–45 Day Wait

Insurance claim settlements
create critical delays

Advance Payments

Hospitals demand upfront money, blocking access

The Missing Link: Healthcare data exists. Money exists. But intelligent systems connecting health risk with real-time financial decisions do not exist in India today.

Why Current Solutions Fall Short

Health Apps

Store medical records but offer zero financial intelligence or payment capability

FinTech Platforms

Manage payments efficiently but completely ignore health context and risk patterns

Insurance Systems

Rely on manual approvals and static policies with no automation or personalization



Critical Limitation: No platform today automates healthcare financing based on real-time health intelligence. Every solution treats health and finance as separate worlds.



Introducing HealthWallet AI

A fully software-based platform that fundamentally reimagines healthcare financing through artificial intelligence.

1

Health Data Intelligence

Converts longitudinal health data into
AI-driven risk insights

2

Automated Triggers

Instantly activates insurance, credit, and
hospital payments

3

Paperless Finance

Enables instant healthcare financing with
zero manual intervention

Core Innovation: Health-Finance Automation

AI-Powered Intelligence Engine

Our proprietary system analyzes health patterns over time, detects early warning signals, and automatically maps health events to precise financial actions.

- Predictive risk modeling using machine learning
- Real-time health event detection
- Intelligent financial decision automation
- Personalized coverage optimization



Rising Risk Detected

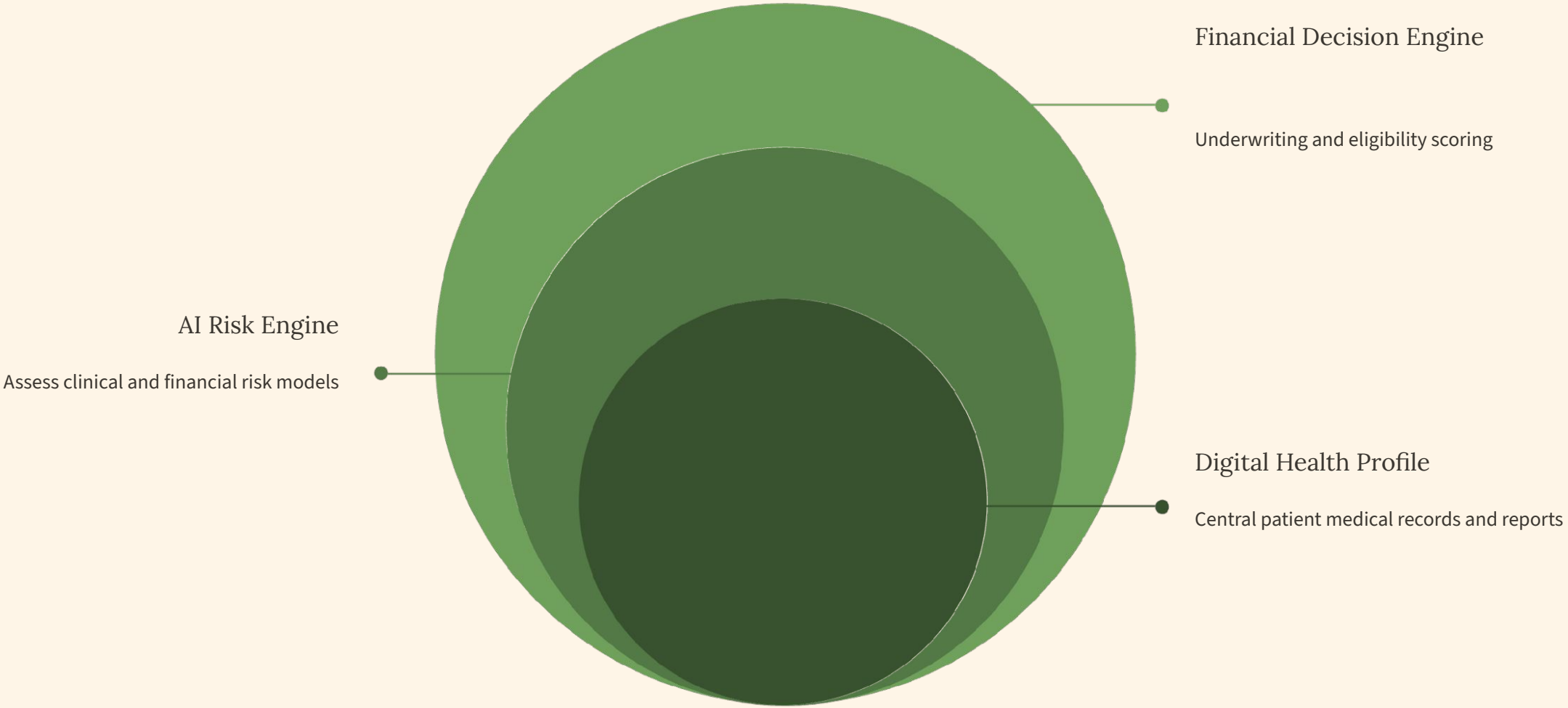
Temporary coverage
boost activated
automatically



Admission Event

Instant claim approval
and payment release

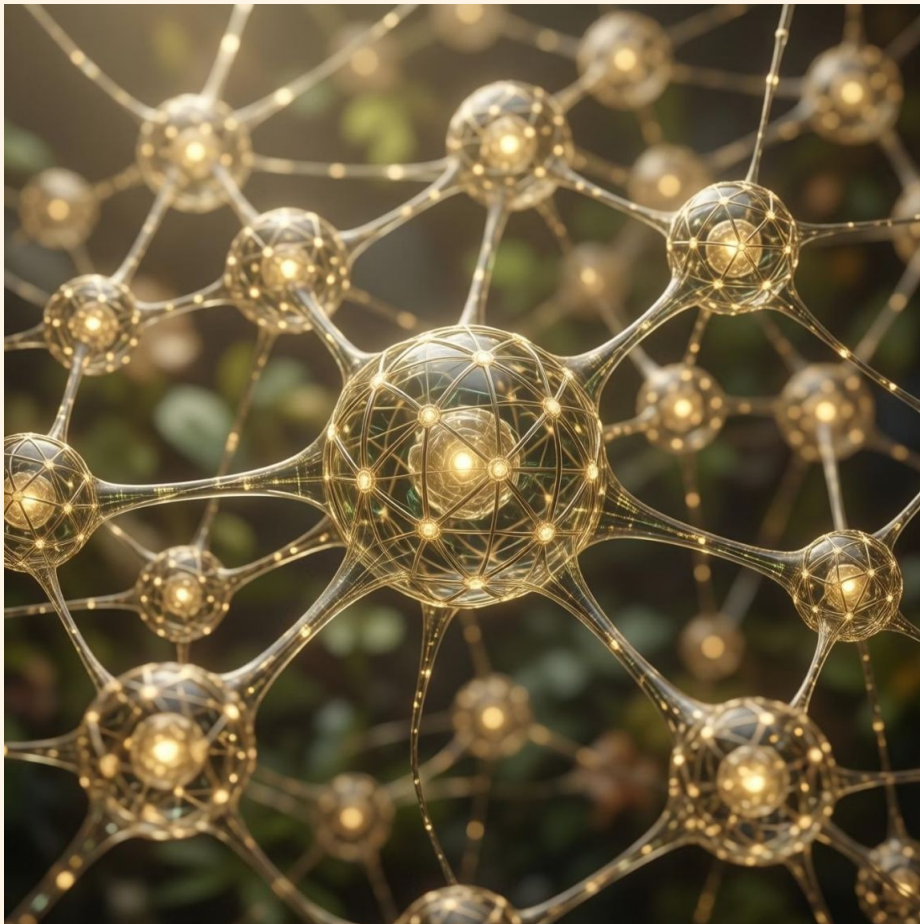
Software-First Architecture



Built entirely on software with no hardware dependencies. Fully demoable, API-first design ensures seamless integration with existing healthcare and financial ecosystems across India.

01	02	03
Digital Health Profile	AI Health Risk Engine	Financial Decision Engine
Medical reports, prescriptions, diagnostics	NLP + ML analysis	Automated approvals
04	05	
Secure APIs	Dashboards	
Payment & insurance integration	Hospital & user interfaces	

Advanced AI & Technology Stack



Frontend

Development
React for web, Flutter for mobile applications



Backend Systems

Node.js and FastAPI for high-performance APIs



AI Models

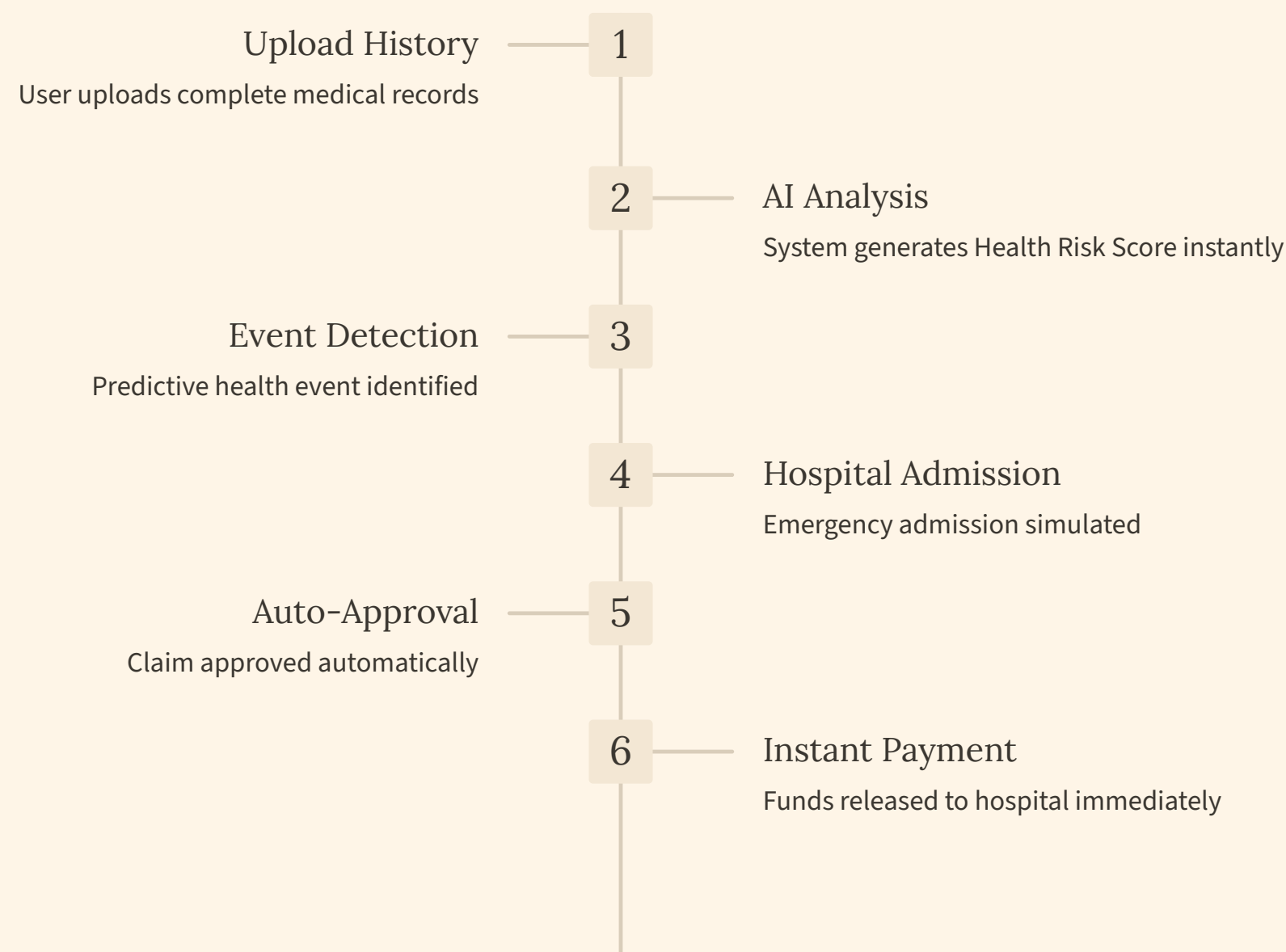
NLP for document parsing, time-series ML for risk prediction, anomaly detection for fraud prevention



Security & Payments

Zero-trust architecture, tokenized data, UPI Autopay integration

Live Demo Scenario: 30 Days to 30 Seconds



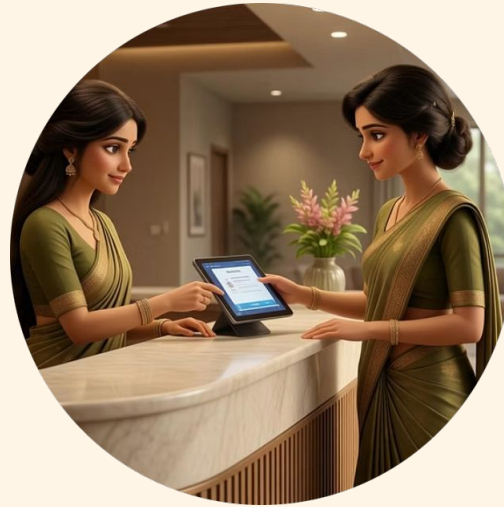
Traditional claim processing: 30 days → **HealthWallet AI: 30 seconds**

Transformative Impact Across the Ecosystem



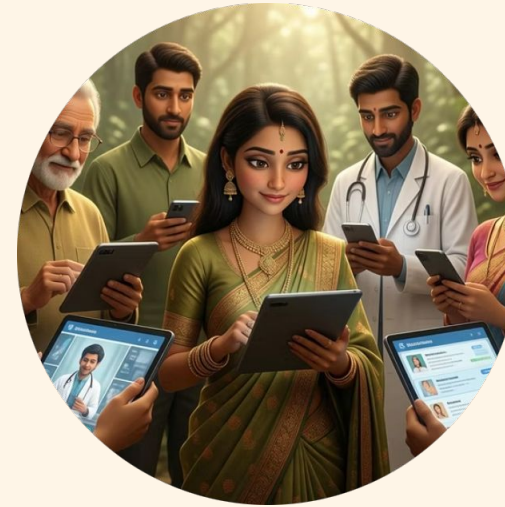
For Patients

Instant access to healthcare funds with zero paperwork. No agents, no delays, no financial barriers to treatment.



For Hospitals

Faster payment settlements and dramatically reduced bad debts.
Improved cash flow and operational efficiency.



For the Ecosystem

Enhanced financial inclusion and reduced medical debt burden across India's healthcare system.

A futuristic, lush landscape with a modern, curved building and glowing digital lines. The scene is set in a tropical environment with large trees and vibrant greenery. A winding path leads through the landscape, and a large, curved building with multiple levels and glass facades is visible. The building is illuminated with warm lights, and there are glowing digital lines and screens floating in the air, suggesting a high-tech, AI-driven environment. The overall atmosphere is one of innovation and progress.

HealthWallet AI: Programming the Future of Healthcare

Scalable Business Model

SaaS for hospitals, risk-scoring APIs for insurers, transaction-based revenue, government health scheme integration

National Infrastructure

Scales across India without requiring any physical infrastructure changes

HealthWallet AI is not an app — it is infrastructure. We don't digitize healthcare payments. We program them based on health intelligence, making healthcare affordable, instant, and truly inclusive for every Indian.

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