ZAAX CONSULTING | Since 1994

ENTERPRISE AI CONCIERGE FOR HEALTH INSURANCE

Multi-Lingual AI Chatbot Concierge

Zero-Hallucination RAG Platform for Payers, TPAs & HMOs

An enterprise-grade, RAG-powered conversational platform that connects securely via authenticated, read-only APIs to core policy systems, medical knowledge bases, and claims databases — delivering instant, accurate, multi-lingual answers on coverage, benefits, claim status, and pre-authorization without hallucination.

RAG-Based
Zero-hallucination architecture

10+ Languages
Regional + international support

70% Deflection
Call center volume reduction

Read-Only
Secure API integration model

BUILT FOR

Payers | TPAs | HMOs

See it in action

Schedule a live demonstration with ZAAX Consulting.

Request a Demo

Global Support: India • UAE • KSA • USA

www.zaax.com/ai-chatbot

THE CHALLENGE

Why Health Insurers Need an AI-Powered Concierge

Traditional chatbots rely on fixed decision trees or generic LLMs that hallucinate policy details. Members face long wait times, language barriers, and inconsistent answers. Call centers are overwhelmed with routine queries that could be automated with secure, grounded AI.

Zero-Hallucination Answers

RAG framework grounds every response in verified policy documents, medical knowledge bases, and claims data — no fabricated information.

True Multi-Lingual Support

Natural conversation across regional and international languages — Hindi, English, Arabic, and more — without manual per-language scripting.

Read-Only Secure Integration

Authenticated APIs access policy, claims, and medical data without ever writing to member records — PII and compliance protected.

24/7 Availability

Instant responses around the clock — no business-hours dependency for routine policy and status queries.

70% Call Deflection

Automates routine coverage checks, claim status, and benefit questions — freeing agents for complex grievances.

Omnichannel Deployment

Web widget, WhatsApp, member portal, and mobile app — consistent experience across all touchpoints.

PLATFORM HIGHLIGHTS

AI Concierge at a Glance

RAG-Based
Zero-hallucination architecture

10+ Languages
Regional + international support

70% Deflection
Call center volume reduction

Read-Only
Secure API integration model

Built for insurers who need accurate, compliant,

and scalable member engagement.

CORE CAPABILITIES

Purpose-Built for Health Insurance Operations

Each capability addresses a critical member and provider workflow — together forming a complete conversational layer for your insurance platform.

1

Real-Time Policy & Benefit Intelligence

Instant coverage verification for procedures, consultations, and surgical services. Dynamic calculation of remaining limits, sub-limits, co-payments, and active waiting periods for specific conditions — all grounded in the member's actual policy.

2

Live Claim Lifecycle Tracking

Transparent claim statusing eliminates manual follow-ups. Members receive real-time updates on submitted reimbursement claims with precise breakdown details for processed, partially approved, or query-flagged claims.

3

Pre-Authorization & Cashless Status

Frictionless hospitalization updates keep members and hospital desks aligned. Real-time display of active cashless pre-authorization requests, approvals, query responses, and extensions.

4

Zero-Hallucination Healthcare QA

Grounded RAG framework answers general healthcare, wellness, and policy navigation questions using exclusively verified medical knowledge bases — eliminating unsafe or fabricated advice.

A complete conversational layer

for your insurance platform.

PLATFORM WALKTHROUGH

See the AI Concierge in Action

Multi-lingual conversations, policy intelligence, claim tracking, and nearby provider discovery.

General Medical Question Answering

The chatbot answers a member's general healthcare question — in this case, about diabetes management — by retrieving verified information from the configured medical knowledge base. The response is grounded, cite-backed, and free from hallucination, providing safe, reliable wellness guidance without escalating to a human agent.

- RAG-grounded medical knowledge retrieval
- Zero-hallucination guardrails active
- Cite-backed responses with source references

Native Hindi-English Code-Mixing

Demonstrates the platform's true multi-lingual capability — the member switches seamlessly between Hindi and English (Hinglish) within a single conversation. The AI understands the code-mixed intent, retrieves the correct policy information, and responds naturally in the same linguistic style, breaking demographic barriers for diverse member populations.

- Natural code-mixed language understanding
- Regional language + English fluidity
- No manual per-language scripting required

Multi-Lingual Policy Coverage Verification

A member queries coverage for a specific procedure in their preferred language. The chatbot authenticates the member, retrieves their exact policy details via secure read-only API, and presents the coverage decision — including limits, co-payments, and waiting period status — in the member's language of choice.

- Real-time policy data via authenticated API
- Language-agnostic policy intelligence
- Limits, sub-limits, and waiting periods surfaced

Claim Status Tracking in Regional Language

The member checks their reimbursement claim status in their native language. The chatbot pulls real-time data from the claims system — showing submission date, current stage (under review, approved, query raised), approved amount, and any documentation requirements — all presented conversationally without the member needing to navigate a portal.

- Live claims system integration
- Breakdown details for partial approvals
- Documentation query guidance in-context

Nearby Network Provider Discovery

The member asks for nearby cashless hospitals. The chatbot uses the member's location (with consent) and the insurer's empanelled provider network to surface relevant hospitals — showing distance, specialties available, cashless facility status, and contact details. This eliminates the frustration of calling multiple numbers or searching static PDF lists.

- Location-aware provider network search
- Cashless/empanelled status indicators
- Specialties, distance, and contact info

KEY BENEFITS

Key Benefits

Accurate answers, secure integration and always-on availability for every member.

Zero Hallucination
Every answer grounded in verified data.

True Multi-Lingual
Hindi, English, Arabic + code-mixing.

Read-Only APIs
PII & policy data never modified.

24/7 Availability
No business-hours wait times.

70% Deflection
Routine queries fully automated.

Omnichannel
Web, WhatsApp, Portal, Mobile.

Instant Answers
Sub-second response times.

Audit Trail
Full conversation logging.

Ready to Transform Member Engagement?

Looking for an AI chatbot that actually understands insurance — with zero hallucination, multi-lingual fluency, and secure enterprise integration? Contact ZAAX Consulting to schedule a live demonstration.

Request a Demo | **View AI Engineering**

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