



Healthcare Data & AI

Illustrations of AI utilization
and gamification in
Healthcare

SPRING 2026

First, the lingo....

AI was used to answer the following: What is “Propensity to Pay”?

Propensity to Pay is a predictive, data-driven metric—often powered by AI and machine learning—that estimates the **likelihood of a patient or consumer paying their financial obligations.**

It analyzes factors like payment history, credit scores, income, and behavior to segment individuals, **allowing providers to tailor collections strategies and optimize revenue.**

Only PAYORS and the GOVERNMENT have the data sets to enable P2P

#InsuranceAIGame #ForProfit #MNMansions #ALLPayors #SeeStoriesAHEAD



CHURKA CAPITAL

To illustrate “How AI is currently being UTILIZED” see USA Healthcare.....

YOUR HEALTHCARE DATA + HISTORY

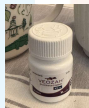
Supplemented by Payor or GOVT data on YOUR ‘ABILITY TO PAY’ (P2P)

DRUG PRICING

DRUG companies use this P2P data to project DRUG PRICES pre-launch. These services, called ‘Pricing & Reimbursement’ and/or ‘Market Access’ are done GLOBALLY. It’s how PHARMA values R&D and Return on R&D.

In the USA, the large consumer market (both in \$ spend and volume) allows PHARMA to charge MULTIPLES of other countries’ prices to USA people.

PAYORS have been known to sell AGGREGATES of their prescriber and/or membership base for \$MM to PHARMA to HELP THEM GET THE RIGHT PRICE



SURGERY

PRE-AUTHORIZATION

Even if you have INSURANCE and go to their IN-NETWORK doctors, large spend surgeries and treatments often get sent back to the INSURANCE company for approval.

By WHO?

Call-center doctor who have never seen you LIVE.

Some PAYORS have added AI tools to SLOW DOWN the process, causing a % of patients/doctors to give-up (decreased volume).

It’s their SYNERGY CASE



ACCIDENTS / ER

Despite all the promises of AI, a CONSUMERs ACCESS to their own HEALTHCARE DATA remains PAPER_BASED, with health records sitting in unconnected Electronic Health Record systems like Epic, Cerner, and others.

No NATIONAL HEALTH INFORMATION EXCHANGE exists although the technology has made it possible for over 10 years.

This means if you have an accident and are brought into the ER unconscious, they have NO WAY of knowing your medical history, allergies or vulnerabilities. AND may administer medicine that could KILL YOU.



MENTAL HEALTH

OUR KIDS at RISK

Did you know....

That if you (or their other parent when you’re out of town) commits **YOUR CHILD** to a **STATE or COUNTY RAN MENTAL HEALTH FACILITY**, YOU have lost **ALL RIGHTS** to **YOUR KID** until the **DOCTOR or HOSPITAL** decides to release them.

SAME FOR ADULTS.

Even if you want to move them to a private nicer hospital, you need to DEMAND it in their LOBBY for 2 days to make it happen.



EMPLOYER PLAN

HIGH COST CASES [HCC]

PAYORS use HCC in annual ER premium pricing to justify increases in rates.

HCC are the HIGHEST SPEND patients or EMPLOYEES/FAMILY on the ER benefit program.

For example, I was diagnosed with Breast Cancer in January 2023, underwent testing, surgery, CHEMO, and RADIATION before End of YEAR.

In 2023, a successful FULL TREATMENT of Breast CANCER was >\$100K or potentially a HCC for my employer.



Is THEIR PROFIT or OUR HEALTH being optimized by the Insurance COMPANIES and our GOVERNMENT?



1: Utilization of HC Data in pre-launch drug pricing



Chukka's EXAMPLE
with New Drug
RX Pricing

Current USA Market

- **USA Payors are legally able to sell our Healthcare Data in AGGREGATES.** Data aggregates refer to review spend and needs (i.e. sickness) in **large tribes or groups** based on disease, economic ability (i.e. via insurance provider), and trending cost of care (i.e. are you a LOSS or PROFIT for the FOR-PROFIT payor).
- In this exercise, the Payor is optimizing for the most revenue and least cost (i.e. you pay more in than you cost them to stay healthy) and the DRUG company is optimizing for return on their R&D (or M&A investment in buying the drug). PHARMA M&A was >\$340B in 2025 ALONE!
- Pharma services and data M&A has followed over the last 10 years with PE investing in the full range of pre-and post-launch commercialization services.* These consultants are scientists and have PhDs and MDs and evaluate a wide range of the drugs impact in a market.
- Alternatively, the USA Payor, with their own Data COMMERCIALIZATION arms like Optum and Carelon are providing fresher (no public reporting delays) more detailed data with P2P.

*I got to know the space in 2010 meeting the original players Campbell Alliance and Pricespective (both sold) and have been swimming this pond since then.

VEOSZAH 'Hot Flash Meds'



Go-To-Market Approach:
Featured w/ Superbowl 2025 ads

Target Patient Base:
Post-Menopausal Women (>45 YO)

Helps: Hot Flashes
(which for me means not breaking into sweating when trying to negotiate a \$MM agreement and appear cool)

USA Pricing:
\$50 per month with DR approval
(on TOP of INSURANCE Coverage)
more than Birth Control (\$30) so no savings when you retire your womb.

\$500 per month without approval

NOTE: The pills didn't work for me consistently so I discontinued after 1 transaction

QUESTION: Do the male equivalent of aging, ED pills cost as much?

WHAT HAPPENS IN EU?



- **DRUG companies and ILLNESS are Global (see World Health Organization).** The difference in EU is GDPR [Global Data Protection Rights]
- **EU protects their citizens by outlining and enforcing not only ACCESS but also PROCESSING and UTILIZATION of ANY data, including healthcare.** This closes the Aggregates loophole.
- **GDPR ensures:**
 - **Lawfulness, fairness and TRANSPARENCY**
 - **Purpose LIMITATION** (only legitimate purposes specified explicitly to the data subject)
 - **Data MINIMIZATION** (only collect what you need for stated purpose)
 - **Accuracy**
 - **Storage LIMITATION** (can only store as long as necessary for stated purpose)
 - **Integrity and confidentiality**
 - **Accountability** (data controller is RESPONSIBLE for ensuring compliance)

Recommendation: Work with our NEIGHBORS
#GlobalPricingTransparency #GDPR

2: Utilization in surgery & treatment authorization



Current USA Market

- In 2015, ICD-10 (the coding system for our healthcare) expanded billable codes from 13k-14k total codes (ICD-9) to 138k – 156k codes broken into DIAGNOSTIC and PROCEDURE categories. These codes are mandated to be used by HIPAA-covered entities for BILLING purposes.
- The analytics of this data are used in the USA to negotiate hospital rates via a GPO (procurement agents) with even more spend clarity following ICD-10. The results are the “\$6 bottle of water”.
- The stated goal is of course to provide more efficient healthcare, but Google AI states US HC increased from \$3.2B in 2015 to \$4.9B in 2023.
- Similarly, using AI to make surgery and treatments more efficient (see Hathr.AI) does not FIX the problem and could make it worse..... For patients..... By **denying them treatment deemed by their own AI as not meeting medical necessity when compared against payer-specific criteria...**

Hathr.AI is the only HIPAA compliant AI tool hosted on AWS GovCloud – the same servers as the Dept of Health and Human Services

From Hathr.AI's website:

Clinical Criteria Matching: The AI system can automatically compare patient presentations and treatment plans against established clinical criteria, flagging cases that meet or don't meet medical necessity requirements.

*Not all use of AI is bad in Healthcare, however, using AI to delay or deny care recommended by the Patient's NAMED Physician is negligent should be held to the same standards as the NAMED Physician.

Will PAYORS be held liable for MALPRACTICE resulting from AI interfering with care plans?

Streamlined Prior Authorization

Rapid Case Assessment: Hathr.AI can process prior authorization requests by analyzing submitted clinical documentation and comparing it against payer-specific criteria in seconds rather than hours.

Evidence-Based Decision Support: The platform leverages evidence-based guidelines and clinical protocols to provide recommendations for treatment appropriateness and alternative care options.

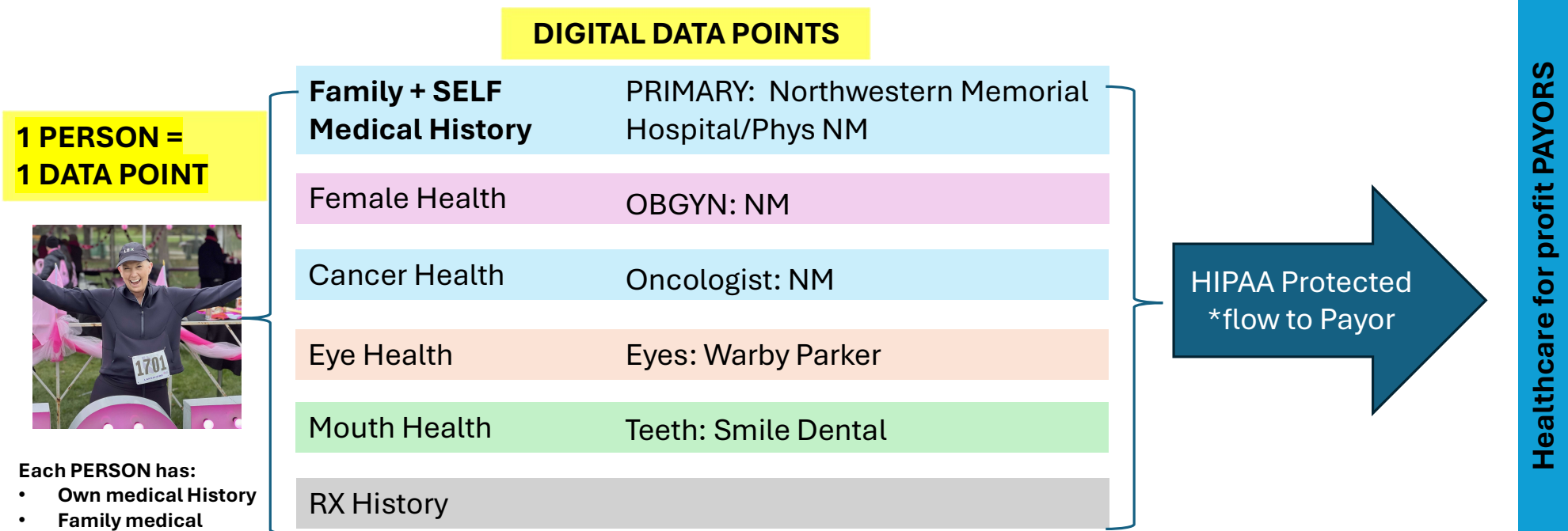
Automated Communication: Generate standardized communications to healthcare providers regarding prior authorization decisions, including detailed rationales for approvals or denials.



While Doctors take and are bound by the Hippocratic Oath to only recommend treatment to the benefit the patient and are held accountable (i.e. costly Malpractice Lawsuits), AI tools DO NOT take the OATH and by their own account make recommendations based on “payer-specific criteria”. Investor decks calculate synergies from denials and delay in “CARE PATHWAYS” * #HowIsThisLegal

*Care Pathways are what innovative firms like the Cleveland Clinic use to denote coordinated care plans. When using AI, payors specifically apply “”s to denote the difference (or that's what I've seen). For HC done right, see the *The Cleveland Clinic Way* (coordinated health teams – treat the patient not the episode.

Before we get to #3, A QUICK reminder of how Personal Healthcare Data flows..



Each PERSON has:

- Own medical History
- Family medical History
- Current diet, fitness, sleep
- Energy requirements

But Current SYSTEMS (Electronic Medical Records) or EMR/EHR operate in SILOS, so the PAYOR (UHG/BCBS/Govt) is the only POV with a total health picture or COST of HEALTH

Each BAR is different system, where current regulations (HIPAA) only allow data to move to the PAYOR or Insurance firm. Where does it go from there?



CHURKA CAPITAL

AND AN EXAMPLE of OFFLINE Medical Record that trumps it ALL..... As a prologue to CHUKKA CAPITAL's* FINAL series of "AI in HEALTHCARE"

Kimberly (Orlando) Garro · 1st
CEO, Creative Director at Kentten, LLC
Austin, Texas, United States · [Contact info](#)
8 connections
Kylie Orlando is a mutual connection

Activity
11 followers
Kimberly hasn't posted yet
Recent posts Kimberly shares will be displayed here.
[Show all activity](#) →

Experience

CEO, Creative Director
Kentten LLC
2016 - Present · 10 yrs 2 mos
Austin, Texas Metropolitan Area
I am the creative mind and CEO behind Kentten. My passion began in the 8th grade when I made jewelry to sell at a city park art festival. I continued that passion...

Sales Associate
Nordstromrack.com | HauteLook, a Nordstrom |
2014 - 2015 · 1 yr
Austin, Texas Metropolitan Area
Worked in trendy and high-end store environment up-to-date on popular fashions and being...

Executive Assistant and Office Manager
Axium Nano
2013 - 2014 · 1 yr
Austin, Texas Metropolitan Area
Established and maintained highly confidential company files by electronic filing and data archiving using Microsoft Word and Excel programs. Acted as an information source to outside contractors and readers at all levels regarding the status of ongoing facility projects. Supervised the successful relocation of the client in state and out of state, both personally and professionally. Effectively balances company priorities with his personal needs. Answered calls, maintained calendars, scheduled meetings, order and stocked supplies, and managed company records.

Chief Of Staff
Freelance, Home Management
1989 - 2013 · 24 yrs
Austin, Texas Metropolitan Area
Managed schedules and logistics for family of three, balanced priorities to create and implement budget...

Details

Legal Name	Operating Status	Company Type	Industry
Axiom Nanofibers LLC	Closed	For Profit	Medical Devices

***she was also a SMART sister. I don't even understand AXIUM NANO, a company she was an EA at, does...**

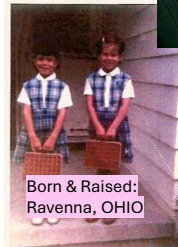


One POINT OF DATA of my OFFLINE medical records is that < 72 hours after this picture was taken (NYE), my 55-yo sister KIMMY went to sleep and didn't wake up.

I still don't know why and as I approach that age (51 now), I think about it every single day.... And don't know how to capture it in digital form becauseSH*T happens.



Traveled MOSTLY by CAR



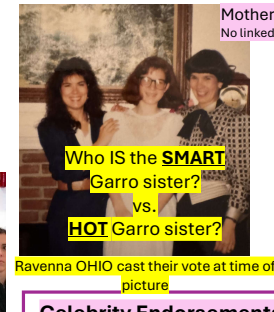
Born & Raised: Ravenna, OHIO



Fitness Routine



Hanging with PANCAKE



Who IS the SMART Garro sister? vs. HOT Garro sister?

Ravenna OHIO cast their vote at time of picture



CHUKKA SIDE BET!! Play along with my AI series...

Celebrity Endorsements:

- Appeared as a guest on **OPRAH** with her Husband discussing pregnancy difficulties (7 miscarriages, 1 RIP son, 1 DAUGHTER who ROCKS!)
- Ayrton Senna (F1 Monaco)**: "What are you doing with this loser [her husband]?" - *he worked in the pit crew*
- John Paul Jones **DEJORIA** (paul mitchell guy): "you're ageless like my wife [Eloise Brody]"
- MY 10 year-old SON** (after informing him his AUNT KIMMY is 13 years OLDER than his MOTHER/me): "I DON'T BELIEVE YOU"

MEMORIAL SERVICES:

TEXAS Governors MANSION (besties with Pancake the dog)



Favorite ERA: 80s



VIBE: The Eagles



Also met....

Friday Night Lights Guy

And TOM HANKS at his book launch in Austin

*CHUKKA CAPITAL IP

3: Accessing YOUR Healthcare in an EMERGENCY



Why DOES it matter?

Current USA Market

- Hospitals utilize a major Electronic Health Records technology platform for billing based on clinical data (entered by your RN/MD) and with other tools/interfaces, capture the corresponding billing codes, payor, etc.
- In 2010, Health Information Exchanges (HIEs) were #trending offering a way for hospitals to link together in providing patients access to their medical records wherever they were. OptumInsight acquired AXOLOTL* a best in class technology for HIEs. It offered (per AI)
 - Secure encrypted data transfer between HC professionals
 - On-demand access to patient records from other providers
 - Allowed patients to access and manage their own health information.
- The HIEs were to be rolled out regionally or via state but struggled and as of 2026, are separate portal-based entities that are not integrated the way envisioned if used at all.
- Either way, US patients still do not have an effective HIE and **it costs both \$mm in unnecessary diagnostics and mistreatment. #CantWeGetThisRIGHT**

*and this wasn't Healthcare.gov either. I met that guy too.....

In 2024, I left my life partner (no LOI signed/ commitment free for 10 years/ see right photo). While I was used to being SOLO on the road, my Chicago life was mostly around kids (that were now grown) and old friends (who were Team Todd). No worries- I had my Soho Club membership which was fun in London, so what could go wrong?

- January-25: After a small film screening, I was chatting with an "actor" named "DUKE" (no judging). After taking 1 sip of the Vodka Tonic at the bar, I started to feel faint and collapsed unconscious. **Soho club staff is top notch.** When I woke up a minute later, they had isolated Duke, called an ambulance and were guiding me to safe location.
 - In the ambulance** I was alert so demanded they take me to NORTHWESTERN MEMORIAL (versus Rush) because my medical records were there and:
 - I'm a recent cancer survivor and
 - My sister died at my age for "undetected genetic condition" or her heart
 - After I threatened to walk myself off the ambulance, they agreed and took me there.
 - The Diagnosis? **Increasing Troponin Levels** (the ones that show heart damage). While I was in the ER just hooked up to an IV the levels kept increasing. The young resident was stumped on what was causing it to continue to rise while I sat there chatting with him (shocker right?).
 - At 2 AM, I said I felt better though and checked myself out rather than wait around for more tests. The next night I flew to LONDON without a problem.



Petty?
Yes, he is,

Met him at
OPTUM
#inthebiz

Here's the THING....

In CHICAGO, if I would have been taken to Rush Memorial on a Thursday night after 10 PM, the ER would likely have been chaos (it's a city ER).

If I was unconscious, the troponin levels could have led to an assumed illegal drug use (CHATGPT it) and I've never touched the stuff.
#SugarFreeRedBull is my fuel

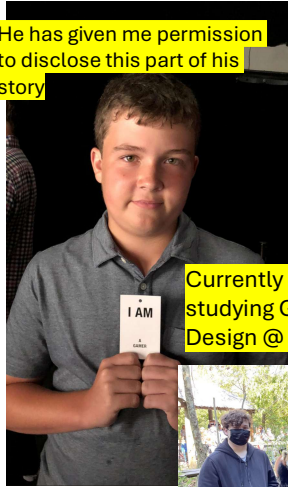
Also, be careful. The SOHO staff knew what to do because it happens more than you think.

Believing this was an isolated incident, I reconsidered my approach with 'actors' and people named DUKE.

4: Understanding Guardianship in Mental Health

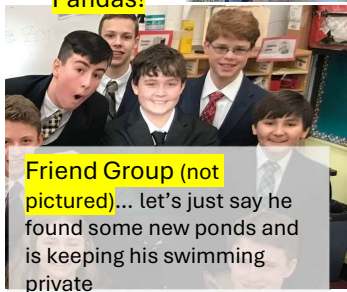
Meet my son Brit

He has given me permission to disclose this part of his story



Currently studying Game Design @ DePaul

Favorite Animal: Red Pandas!



Friend Group (not pictured)... let's just say he found some new ponds and is keeping his swimming private

MENTAL HEALTH OPERATES DIFFERENTLY.....

Look, the issue isn't that my 15-year old son was honest in answering the question "do you ever think about hurting yourself".....

Or that the school told his dad to drive him straight to the state juvenile mental facility.... But would have expected better counsel for a \$25K tuition payment.....

Or that the mental health facility was government funded (....no words...), because even at the award-winning private hospital I had to wait until the doctor released to be able to take him home....

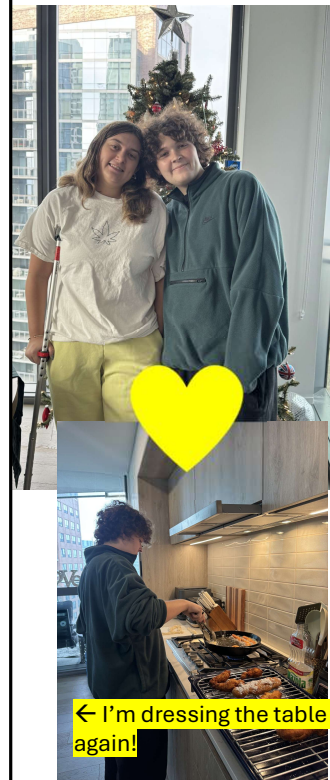
Or that the doctor made me commit to giving him prescriptions pills as a condition to release...

Or that **WHAT DID WORK** was an amazing **OUTPATIENT** facility **Compass** which integrates **education (or work if adult) into your therapy**. I know so many people that have said openly it really helped them manage some difficult times. **Also covered by insurance so same cost.**

The ISSUE is that these facilities are being built and ran by the same government contractors that do private prisons and also deportation services. They are derivatives of the Wackenhut group (private guards/prison government contractors) and are bringing a prison model to mental health versus investment back into schools or outpatient options to support our kids.

The state ran facility was scary. I sat in the lobby for 2 days and demanded to see him to know he was ok. A mom in the elevator had been trying to get her son out for 2 weeks.

Talk to your kids, be aware and explore available outpatient programs like Compass in case you or someone in your family is going through a rough time.



← I'm dressing the table again!

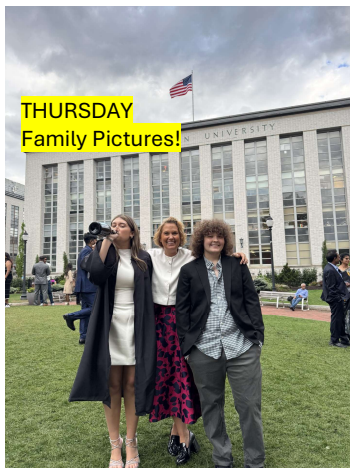


Turns out it was NOT an issue with Actors or guys named DUKE

3b: Accessing YOUR Healthcare in an EMERGENCY



SUNDAY
Before next graduation ceremony



THURSDAY
Family Pictures!

MAY 2025: My FIRST BORN's Graduation from COLLEGE!!

Graduation Party (FRIDAY NIGHT):

Her Father was taking care of the Party, since he was from Boston and it was mostly his family attending other than Fiona's friends. I typically would NEVER allow this but was trying to be cool with it since his family were a big support to Fiona while she was in school there and its "their town".

However, seeing the Popeyes AD on screen and plastic cups did irritate me (see my Spence lessons). When I was then refused (by my ex and former in-laws) the ability to give a toast to my daughter, though.... I asked if we had paid for the flowers (w/ the \$8K party) before smashing it to the floor to get everyone's attention.

A bit much?

I realized maybe so, and I really didn't want to take on Bostonians (iced out of Boston in 2000 after living in Cambridge a year... not my pond despite many friends and my child born there) and they fight!

I removed my self, got my dad a car for his early flight and tried to find a drink of water to calm down and go back to the party (without ripping my ex's head off for throwing a bar bash to mark our daughter's huge accomplishment)!



3b: Accessing YOUR Healthcare in an EMERGENCY



Continued..... Trust me, it's crazy!

I lost the next 24 hours of that weekend in a story that still seems unreal.....

- Searching for water, I encountered night crew in the Hyatt gym and explained my situation. Marcos, manager at this HYATT PLACE, admits that his staff do not speak English so were confused with my medical history recitation. They came to the gym with a policeman, a guard, and medic.
- I woke up in Tufts Medical Center tied up (spread eagle) naked to a bed with no monitoring equipment and an unattached IV hanging from my arm
- I laid there for over 7 hours, until they released me at 5AM with no shoes, no phones (I carry 2), and NO JEWELRY (that's right they had removed my \$50K diamond ring and screwback earrings the last time I was knocked out via shot in my thigh).
- When I went back on Sunday, an RN gave me the episode report that outlined they had twice injected me with a combination that induces an accelerated cardiac suppression (or slow down my already low HR).
- I also got my jewelry back once I told the guards that if they were having trouble finding it my insurance company will send someone down to help.... Even on a Sunday!
- I currently have an ongoing request with TUFTS (President and Patient Experience) since I was not once asked about my medical history or to get any PHI even though I was conscious between drug administrations or the majority of the time.
- Added bonus: I have debt collectors after Tuft's \$7K for losing a whole day before my ex delivered my phones to the \$800 room I checked myself into (since I wasn't going back to the sub-par place my ex had everyone booked at).
@TuftsMedical NO ANSWERS YET! NO ACCOUNTABILITY!

*No one should have that happen during their kid's graduation weekend whether you paid for it or not

**Tufts is not a major player either in Boston – it's Mass General or Brigham & Womens (where my daughter was BORN!). If I was alert I would have requested to go to one of those two.

5: Utilizing Healthcare data with Employer Plans



ACCESS TO HEALTHCARE via EMPLOYMENT

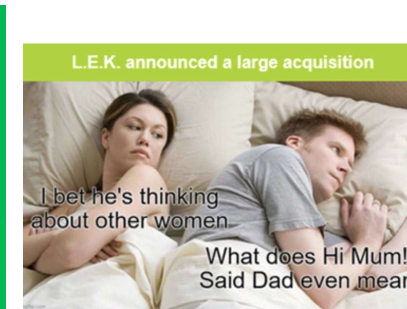
Despite a lifelong goal of being an entrepreneur, the last 20 years I've spent being an employee. While the career experience was more than I had expected, a MAJOR reason to work for these firms is access to the best healthcare for my family.

In 2023 I was a High Cost Case for my employer and by rerunning the loss report with "inactive" next to my name (along with other things), the firm saved by estimates almost \$900K in premium increases during the April negotiations. The ROI was indisputable especially considering they were not interested in M&A.

This isn't illegal either. It's industry practice.

The Employers are stuck too, facing rising labor costs and pricing pressure, but **MONEYBALLING careers to get the best premium rates is not a long-term solution** and adding AI could be very detrimental.

Ribbon Cutting Ceremony requested by selling entrepreneur



LEADERSHIP MATTERS!

The firm's staff did want to do M&A and have the ability to learn new plays for their career;

They had been victims of management using swipe card data to put at 40 of them on unpaid leave without notice for "lying" about where they were working. 3 others were just terminated (as an example).

Meanwhile the staff are trying to help and cheer each other up on #fishbowl (the posts are pretty funny)

I was not the first woman THIS leader had put compromising terms and conditions in front of (and some partners tried to warn me).

#BadLeaders #NOTBadPeople #NOTBadFirms
#CLOSEtheMICROSOFTbackdoor

These examples offer great business opportunities for improvement to our system **before** AI...



Stay Informed of your Options and ASK QUESTIONS 😊

Areas to Watch in current debate, regulations and globally:

- **DRUG PRICING:** Be aware of treatment options both globally (medical tourism has been on the rise for last 15 years) and economically as alternative pharma providers are emerging in the USA market. *Additionally, firms exist which identify new treatment trials being held which are often paid (on top of the free treatment). Each clinical trial participant costs pharma around \$10K to find and secure in a trial, so it could be a win-win.*
- **Pre-AUTHORIZATIONS:** For major surgeries, help your doctors by staying on top of your insurance companies if you are experiencing delays. *Same goes for billing issues. The receivables get sold off to collection firms that get paid on what they collect so they cannot provide any medical record support to substantiate billing questions (HINT).*
- **HEALTHCARE RECORDS:** Gather your family's medical history and make accessible. As genetics advances, your own DNA and history becomes the best indicator of your medical vulnerabilities. AND ensure you have a plan either on your mobile or otherwise to provide your history in case of emergency, until the tech catches up 😊
- **MENTAL HEALTH:** Be knowledgeable on inpatient and outpatient care centers AND also note WHO would be your voice for medical or mental care. *For example, I am still legally married to my ex (FATH MATH decision & provided him healthcare coverage). However, I have also separately documented that he has NO SAY over my mental or medical treatment as we have not lived together for over 18 years and our arrangement was for financial benefit while the kids were in school.*
- **HIGH-COST HEALTHCARE:** Employment still offers the most access for the least cost as part of subsidized programs. PEOs or EORs offer alternatives but the real savings comes with teaming together in families, if possible, to leverage access.



“The FIRST RULE of any technology used in a business is that automation applied to an efficient operation will magnify the efficiency.

The SECOND is that automation applied to an inefficient operation will magnify the inefficiency.”

- Bill Gates