



AI Medical Billing.
By Physicians For Physicians.

AI ROI: From Hype to Real Numbers

Driving Sustainable ROI for Hawaii's Healthcare Systems

Bo Gu, MD
CEO, Youlify AI



Why Me?

99291

Critical care, evaluation and management of the critically ill or injured patient, **first 30–74 minutes**

94660

Continuous positive airway pressure ventilation (CPAP),
initiation and management (ER, ICU, Inpatient)

36556

Insertion of non-tunneled centrally inserted central venous catheter, age 5 years or older

36620

Arterial catheterization or cannulation for monitoring or blood sampling

33946

Initiation of **veno-venous** extracorporeal membrane oxygenation (ECMO) by peripheral cannulation

99292

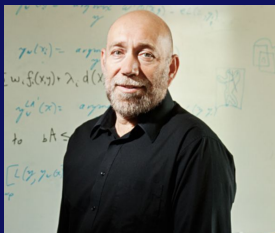
Additional 30 minutes

- Goals of Care & Prognosis
- Discussing Treatment
- Independent Interpretation of Imaging
- Transfer Arrangements to higher level of care (Academic Medical Center)

Behind every Code, Number and Claim is a story of a patient,
their family and the blood, sweat and tears of the provider.

Connect that human life and story to the intelligence that drives better care and return value to the provider.

AI Pioneers On the Team



Professor Dan Roth

- Distinguished Professor of Computer Science at the University of Pennsylvania
- Chief of AI at **Oracle**
- Former Chief of AI at **Amazon**
- One of the forefathers of **NLP**



Illia Polosukhin

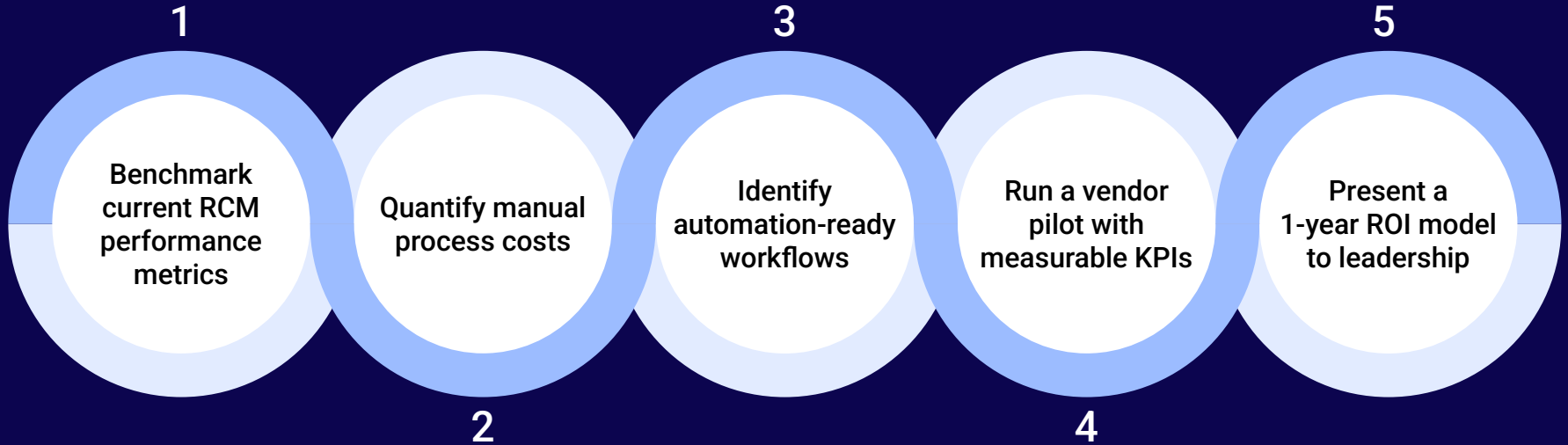
- Main Contributor to Transformers → AI Main Paper
- **Google** Brain
- CEO of **NEAR**



Howard Peng, PHD

- **CTO** of **Youlify**
- **Google** Brain
- NLP
- RAG (Stop Hallucinations)
- BERT (Applying AI)

Step-by-step Playbook



Why Care About AI?

The Hawaii Healthcare Challenge

Rising Labor Costs

Hard to Recruit on Islands

High turnover

Rising Inflation

Increasing Admin Burden, Payer issues

85% concerned about Big Beautiful Bill

Complex Payer Rules

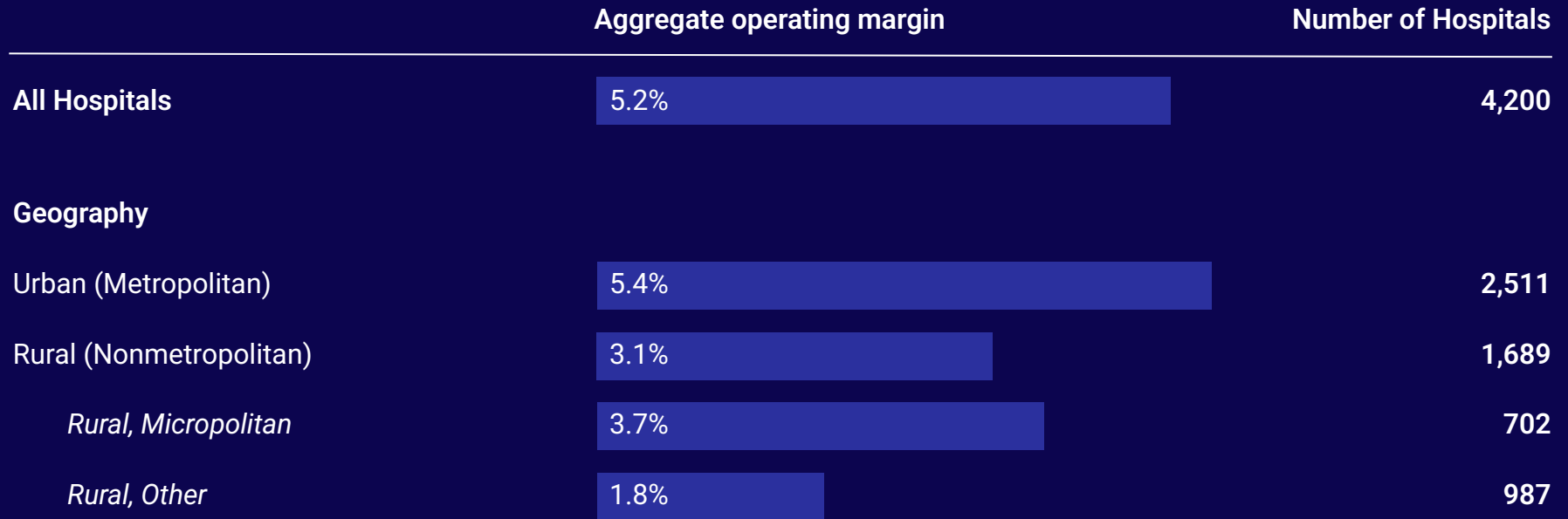
Region variability

Diminishing Margins

Hospital operating margins
5.2%

Affects heavy Medicare and Medicaid population

Operating Margins Were Lower Than Average Among Rural Hospitals in 2023



The Hawaii Healthcare Challenge

Unsustainable Status Quo

Automation and AI is a
necessity, not a luxury.

45–65% of RCM-related Costs

Directly tied to manual
processes

rework / appeal / revision

What is REAL AI?



What is REAL AI?

Statistical Modeling

Robotic Process
Automation (RPA)

Generative AI

What is Generative AI?

What is Generative AI?

Generative Text/Images

Operator Function

Logical, Critical Thinking,
Predictive

AI's Impact on RCM

Data-Driven Insights

Automated Process

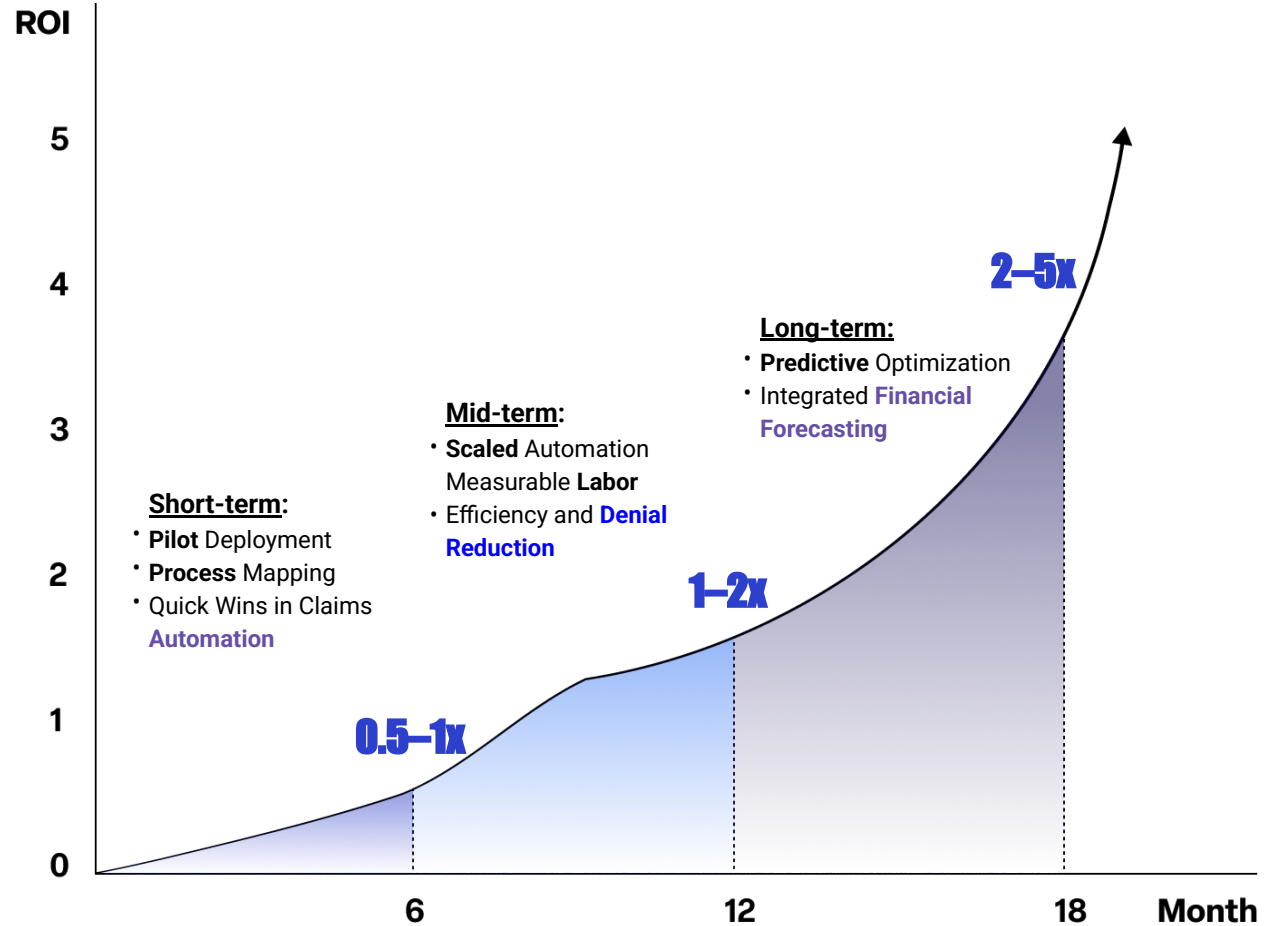
Data Transparency

Defining AI in RCM



ROI

= (Annual Financial Benefit –
Implementation & Operating Cost) /
Implementation & Operating Cost



Financial KPIs

- Cost-to-collect reduction (% decrease)
- AR days (target: <40)
- Denial rate reduction (% improvement)
- Net collection rate (% of total collectible revenue)

Operational KPIs

- **Claim processing** time (hours → minutes)
- FTE re-allocation (**resource placement**)
- **Accuracy** rate in coding and billing

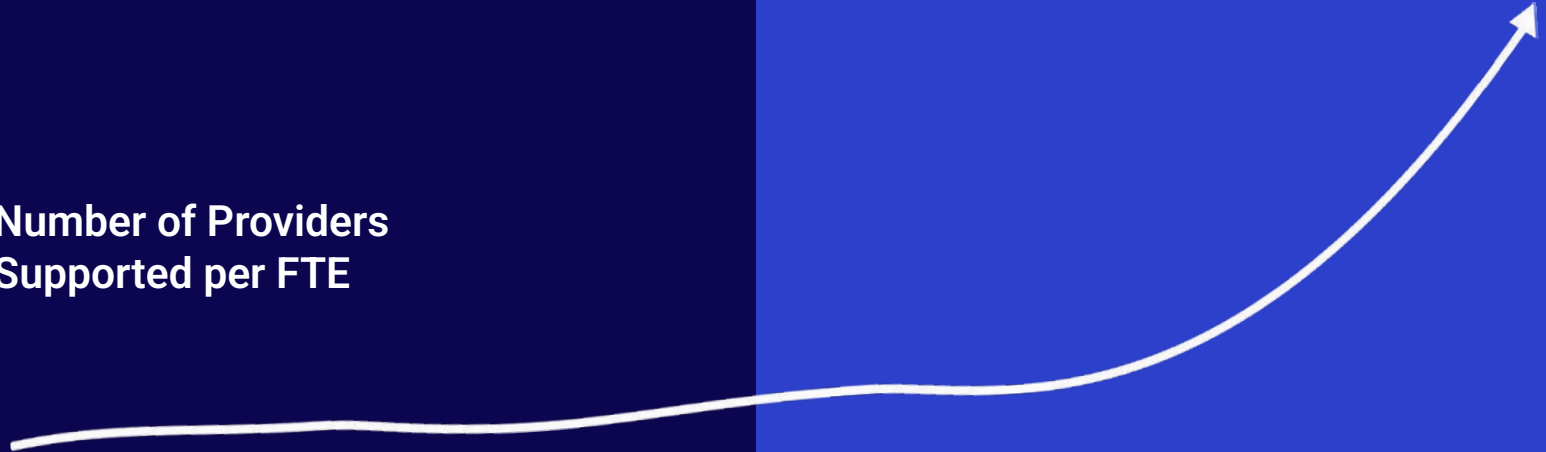
Strategic KPI

- RCM **automation** rate (% of tasks fully automated)
- Tech Stack to support operations & **Predict** the future
- **AI Tech Partner who scales with you** as an organization

Before

After

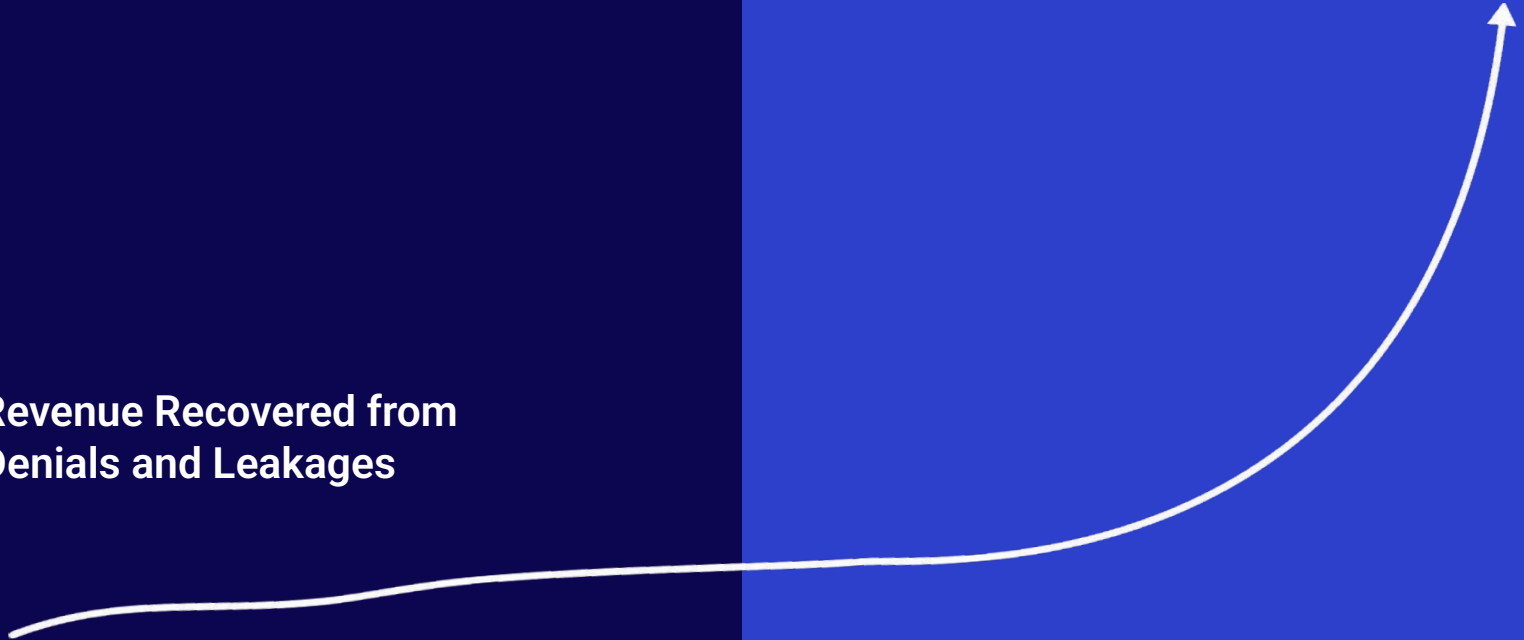
**Number of Providers
Supported per FTE**



Before

After

**Revenue Recovered from
Denials and Leakages**



How To Achieve The Result?

RCM Knowledge Matters. Clinical Experience Matters. AI Expertise Matters.

**UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA**

The Estate of Gene B. Lokken and The Estate of Dale Henry Tetzloff, individually and on behalf of all others similarly situated,

Plaintiffs,

vs.

UNITEDHEALTH GROUP, INC.,
UNITEDHEALTHCARE, INC.,
NAVIHEALTH, INC., and DOES 1-50,
inclusive,

Defendants.


Civil File No.

CLASS ACTION COMPLAINT

DEMAND FOR JURY TRIAL

PLAINTIFFS' CLASS ACTION COMPLAINT

Plaintiffs, the Estate of Gene B. Lokken and the Estate of Dale Henry Tetzloff (“Plaintiffs”), individually and on behalf of all others similarly situated (the “Class” or “Classes”), by and through their attorneys, bring this class action against Defendants UnitedHealth Group, Inc., UnitedHealthcare, Inc., naviHealth, Inc., and Does 1-50, inclusive (collectively, “Defendants” or “UnitedHealthcare”) and allege as follows:

patients care owed to them under Medicare Advantage Plans by overriding their treating physicians’ determinations as to medically necessary care based on an AI model that Defendants know has a 90% error rate. 

Youlify Product

AI-Driven Billing Workflow

EHR Data Integration

Seamless extraction from existing systems



Proprietary AI Processing

Coding optimization and demographics verification



Claim Generation

Special payer logic for accurate claims



Denial Management

Automated resolution and payment collection



Multimodal Task-specific

Meet Our AI Agents

Insurance Discovery Agent

Auto-corrects patient demographic errors and routes claims to regional IPAs & medical groups for national insurers.

Patient Collection Agent

Handles patient balances smoothly and professionally, improving collection rates while protecting patient relationships.

Denial Appeal Agent

Manages appeals and feeds insights back to optimize future claim approvals.

Coding Optimization Agent

Navigates NCCI edits, bundling, modifiers, and complex surgical coding with precision – so you don't have to.

Payer Logic Agent

Adapts billing strategies and modifiers to meet payer-specific rules, boosting first-pass approvals.

Payment Posting Agent

Automatically extracts data from electronic and paper EOBs, eliminating manual posting work.



Smarter Than Offshore. Experts for the Edge Cases.

Third-Party Billing Companies



Manual Workflows

cause errors and delays.



Denials Ignored

or poorly appealed (<25% appealed, low success).



No Transparency

or tailored insights.



Faster, Error-free Billing

with AI handling routine tasks.



Experts Resolve Complex Claims

Specialists handle complex denials and win 85% of appeals.



Real-time Visibility

into claims, denials, and revenue drivers.

Built for **Scale**. Backed by **Experts**.

In-House Billing Teams



High Overhead

from staffing, training, and turnover.



Limited Capacity

for complex coding and appeal work.



Poor Visibility

and reactive denial management.



AI-driven Scale

Automates billing tasks without adding headcount.



Expert Resolution

and win 85% of appeals.



Clear Insights

Real-time dashboards and analytics drive smarter decisions.

Billing Is Not a Feature. It's a Focus.

In-House Billing Teams



Generic, Inflexible Workflows

not optimized for your specialty.



Limited Denial Support

and no strategic revenue tools.



Minimal Transparency

and poor financial reporting.



Built for Billing

Purpose-built platform tailored to real-world complexities, fully integrates with your EHR.



End-to-end Denial Management

Appeals 100% of denial claims with an 85% success rate.



Actionable Insights

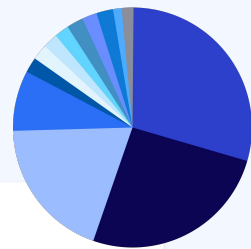
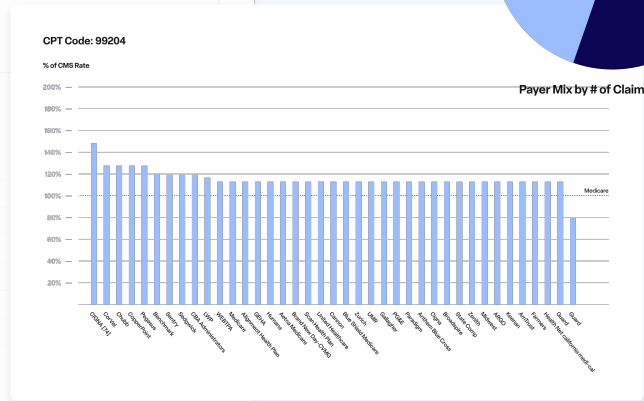
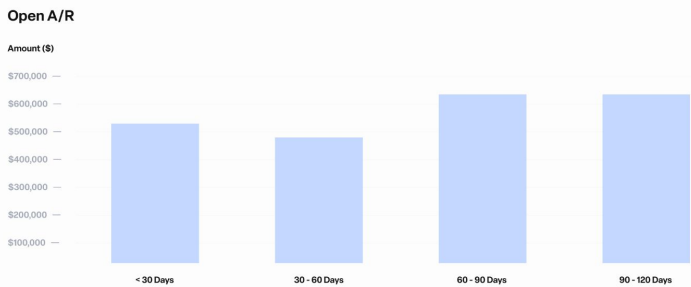
Real-time analytics reveal underpayments.

With Full Access as Your Billing Company

Data Insights at Your Fingertips

A/R Overview

A/R Outstanding	Total Number of Claims to Date
\$418,008.99	640
Total Charge to Date	Total Paid to Date
\$275,684	\$184,955





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By Physicians For Physicians.