

Star Health partners with Amplify Health to deploy AI-powered claims intelligence platform

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By Express Computer On Jun 30, 2026

Health insurance provider Star Health and Allied Insurance Company has entered into a three-year strategic partnership with Amplify Health to deploy an AI-powered claims intelligence platform across its health insurance operations, marking another step in the insurer's digital transformation journey.

The collaboration will bring AI-led claims analytics, machine learning, and predictive intelligence into Star Health's cashless claims ecosystem with the objective of improving claims governance, accelerating decision-making, strengthening fraud detection, and enhancing customer experience.

Amplify Health, which has deployed healthcare analytics platforms across 10 Asian markets, will provide its AI and clinical intelligence capabilities to support Star Health's large-scale claims operations.

AI to Power Faster and Smarter Claims Processing

The Indian health insurance industry is witnessing rapid growth in cashless claims, driven by increasing insurance penetration and digital adoption. As claim volumes rise, insurers are increasingly looking beyond

conventional rules-based systems to AI-powered platforms capable of delivering faster, more accurate decisions.

Under the partnership, Star Health will integrate Amplify Health's AI platform into its cashless claims workflow to support real-time claim assessment, improve payment integrity, identify abnormal claim patterns, and strengthen network management.

The deployment is expected to improve critical touchpoints across the customer journey, including hospital admission, pre-authorisation, and discharge. By automating and augmenting claims decision-making, the companies aim to reduce turnaround times, minimize discharge delays, and provide policyholders with faster visibility into claim status.

Strengthening Fraud Detection Through AI

A key component of the partnership is an AI-led claims intelligence engine designed to detect fraud, waste, and abuse (FWA). Using machine learning, clinical intelligence, and generative AI, the platform will identify suspicious billing practices, duplicate claims, unusual utilization patterns, and other anomalies across Star Health's digitized claims operations.

Unlike traditional rule-based systems, the platform continuously learns from evolving healthcare and claims data, enabling it to detect emerging fraud patterns more effectively.

The initiative comes at a time when medical inflation across Asia continues to rise, increasing pressure on insurers to adopt data-driven claims governance and payment integrity measures.

Supporting Star Health's digital transformation

Anand Roy, Managing Director and Chief Executive Officer, Star Health Insurance, said health insurance is increasingly being shaped by artificial

intelligence, advanced analytics, and data-driven decision-making. He noted that the partnership will help strengthen claims intelligence, improve operational decisions, and deliver a more seamless experience for customers during some of the most critical stages of their healthcare journey.

According to Roy, technology delivers the greatest value when it reduces uncertainty for customers awaiting hospital admission, claim approvals, or discharge, adding that the company remains focused on building a stronger digital health ecosystem that improves healthcare outcomes at scale.

Bringing regional AI expertise to India

Dr Axel Baur, CEO of Amplify Health, said health insurers across Asia are increasingly investing in AI and analytics to manage rising operational complexity, medical inflation, and evolving customer expectations.

He noted that Amplify Health has developed claims intelligence, payment integrity, and healthcare analytics capabilities across multiple Asian markets and sees India as one of the region's most significant opportunities for AI-led healthcare transformation. Partnering with Star Health, he added, provides an opportunity to deploy these capabilities at a national scale.

Beyond claims automation

Beyond claims management, the partnership also includes a healthcare analytics and advisory component aimed at strengthening Star Health's wellness and preventive healthcare initiatives.

The collaboration reflects the insurer's broader strategy to move from traditional, rules-based claims processing to an AI-enabled, real-time

intelligence model that combines machine learning, clinical expertise, and predictive analytics. As insurers increasingly adopt AI to improve operational efficiency and customer experience, the partnership signals a growing industry focus on leveraging intelligent automation to build a more transparent, efficient, and sustainable health insurance ecosystem.