



Prepared for:  
**Honorable Prime Minister  
Hristijan Mickoski**



# **TRANSFORMING HEALTHCARE IN MACEDONIA**



We Guarantee  
We Implement  
We Deliver

OneZippy.ai



# Identified Healthcare Challenges in Macedonia

## FWA (Fraud, Waste, and Abuse)

- Corruption and Bribery: 80,000 patients yearly face healthcare corruption – NDI
- Misuse and abuse of Resources: Cancer drugs stolen and sold
- Inefficiencies and Waste: Unused equipment, expired drugs

## Claims Management

- High out-of-pocket payments (39.6% of total health spending in 2019).
- Catastrophic spending for low-income households.
- Unmet needs due to cost.

## Empanelment

- Fragmented primary care network causing high referrals to specialists.
- Unequal provider distribution, urban-centric.
- Decreasing general practitioners with Health Insurance Fund contracts.

## Enrolment

- Uninsured individuals without regular employment.
- Uncertainty due to outdated census data.
- Coverage gaps, especially for socially vulnerable population.





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## Our UHC Platform

An AI-driven decisioning platform preloaded with 310M rules across 50 modules

- Reimagined **FWA (Fraud, Waste, and Abuse) Management**: Detect, Pre-empt, Penalize, Prevent
- Automated **Claims Processing**: Reduce costs, delays, and errors
- Friction-free **Enrolment**: Increase coverage accuracy
- Fraud-resistant **Empanelment**: Stimulate quality participation, Improve citizen's access.

## Citizens App

Empowering citizens and building public trust via:

- Direct communication with citizens
- AI-guided self-care
- Instant doctor access
- Secure medical history
- Wallet and subsidies management



## Timelines

Implementation: 6-12 months

- Platform configuration and training (2-3 months)
- Pilot rollout (1-2 months)
- National rollout (3-6 months)



# Strategic Benefits & Support Request

## Measurable Benefits

- **Efficiency, Transparency & Accountability:** Less manual work, faster processes real-time data access, action tracking and auditing
- **Employment:** 60-70 high-skilled jobs in AI, data science, and healthcare management
- **Savings:** \$30M conservative, \$50M-\$70M expected savings through reduced FWA and improved efficiency

## Support Request

Nominate a government liaison to:

- Validate our hypothesis and confirm our data from source-of-truth
- Overcome bureaucratic obstacles for smooth implementation
- Receive periodic progress updates to ensure alignment with national goals