



# Unveil Hidden Risks with Binah.ai's Smartphone-Based Health Risk Assessments

## The Growing Burden of Chronic Diseases

Chronic diseases are becoming the leading global health crisis, projected to account for **70% of deaths by 2030**. This surge places immense pressure on healthcare systems and insurance providers worldwide, with costs expected to soar as conditions like diabetes, hypertension, and cardiovascular diseases become more prevalent. In the U.S. alone, chronic diseases are responsible for **90% of the \$4.1 trillion in annual healthcare costs**. What's more concerning is that these conditions are **increasingly affecting younger populations** who often believe they are immune due to their age.

Misconceptions about chronic diseases are widespread across all age groups, with **nearly half of those suffering from diabetes** and **hypertension** unaware of their conditions. Many of these conditions can be prevented or controlled with lifestyle modifications. This underscores the need for a quick, accessible and cost-effective way for people to measure their health and understand their risks so they can take timely action and prevent their condition from deteriorating and healthcare costs from escalating.

## Perform Health Risk Assessments with Just a Smartphone

Binah.ai's ability to assess health risks empowers organizations and their end users to identify and understand their health risks with a simple selfie video or a microphone-based cough analysis for Tuberculosis Risk. In under a minute, end users can use their smartphones to measure the following health risks:

**Hypertension Risk:** Quickly assess the risk of hypertension— a leading cause of heart disease and stroke. The indicator categorizes risk levels as low or high based on blood pressure measurements, offering an evaluation based on real-time data.

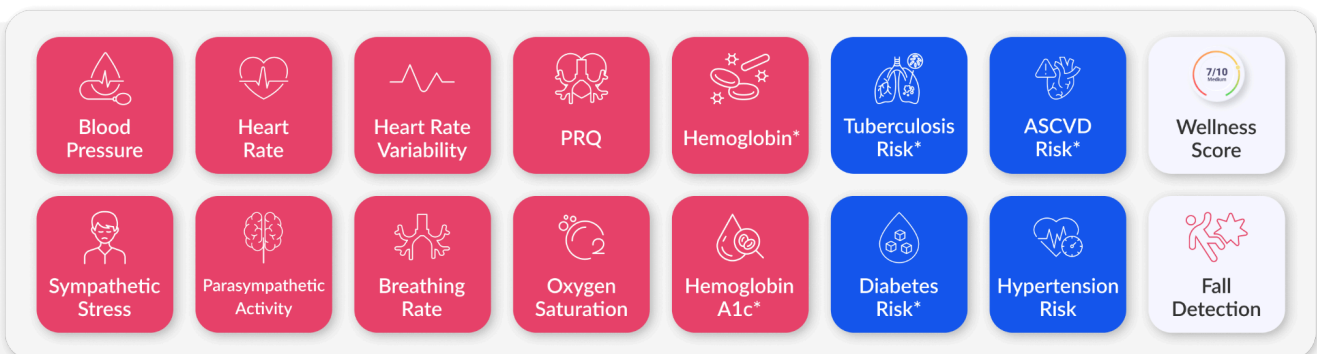
**Diabetes Risk:** Leveraging key parameters like HbA1c levels, an indicator of blood sugar control over time, Binah.ai's Diabetes Risk indicator gives users a clear, actionable view of their risk of suffering from diabetes, categorized as low, medium, or high.

**Tuberculosis Risk\*:** Binah.ai uses smartphone microphones to analyze cough data to evaluate the risk of TB, the second leading infectious killer globally. It categorizes the risk as low or high, offering a crucial early warning.

*\*Under research*

**Upcoming Indicators:** Stay tuned for additional indicators assessing risks for ASCVD, cholesterol levels, anemia, fasting glucose, and more.

These risk indicators complement Binah.ai's comprehensive suite of health indicators, including vital signs, mental stress levels, and bloodless blood tests providing a holistic view of an individual's health. These health indicators can all be measured simultaneously via a simple selfie-video, and they include: Blood Pressure, Heart Rate, Heart Rate Variability (HRV), Pulse Respiration Quotient, Sympathetic Stress, Parasympathetic Activity, Breathing Rate Oxygen Saturation, Hemoglobin, Hemoglobin A1c, and Binah.ai's Wellness Score.



*\*Under research*

## Complement Underwriting Health Assessment Questionnaires

Many underwriting health assessments rely heavily on questionnaires and self-reported data, which are often subject to misunderstandings, unintentional mistakes like “smoking amnesia”, intentional misreporting or simply lack of awareness. Since nearly half of the individuals suffering from chronic diseases are unaware of these conditions, these mistakes are very likely to occur. These errors result in flawed risk assessments and may result in unexpected claims and inaccurate policy pricing. By using objective, smartphone-based health risk assessments, insurers can avoid these errors and uncover health risks, while offering more competitive pricing.

## Enhance Wellness Programs with Health Risk Data

For wellness providers, understanding individual health risks is key to creating effective programs. Binah.ai’s risk indicators empower end users to know their health risks and enable providers to offer more personalized, data-driven wellness programs that resonate with participants. Wellness providers can also use the risk indicators to help participants set goals and incentivize progress with rewards and dynamic pricing to help boost engagement.

## Improve Efficiency of Health Screenings with Smartphone-Based Assessments

With Binah.ai’s technology, general health screenings become faster, more affordable, and more accessible than ever before. The ability to conduct smartphone-based health risk assessments in under 60 seconds allows healthcare payers and providers to reach wider populations and to access underserved populations like those in medical deserts, ensuring that people become aware of their health risks and timely take action to manage them. This can improve the accessibility and efficiency of [widespread efforts already underway to increase public awareness to the billions of people living with chronic diseases worldwide.](#)

## Edge-Based AI for Data Privacy and Security

Binah.ai’s health monitoring technology utilizes Edge AI architecture. This ensures that all data processing occurs locally on the user’s device, giving organizations full control over data management and minimizing the risk of breaches or unauthorized access. This approach ensures compliance with stringent data privacy regulations like GDPR and HIPAA, providing peace of mind to users and organizations alike.

## Take the Next Step in Health Risk Assessment

Don't let hidden health risks go unnoticed. Discover how Binah.ai's advanced risk indicators can empower your organization to offer better health risk assessments, improve underwriting, and enhance wellness programs.

Interested in personalizing your wellness program to suit your clients' needs? [Schedule a demo](#) of Binah.ai's wellness score now.

