

*Ping An Podcast Series: Technology-Empowered Growth*

## **Episode 4: The AI-Empowered Doctor: Reshaping China's Healthcare Journey**

**00:00-01:01**

[Treena]

Healthcare systems around the world are under immense pressure. In China, there's a unique challenge. The best doctors and medical resources are highly concentrated in top-tier public hospitals. What if technology could free doctors from administrative burdens and help patients navigate this? Welcome back to Technology Empowered Growth, a Ping An podcast. I'm your host, Treena Nairne. I'm joined today by two experts. From Ping An Technology, Dr. Ni Yuan, who leads our AI healthcare initiatives, and from Ping An Good Doctor, CEO, Mr. He Ming Ke.

[Mr. He]

Thank you, Treena.

[Dr. Ni]

Nice to be here.

[Treena]

Dr. Ni, what's Ping An's core approach?

[Dr. Ni]

The essence is not to replace doctors. It's to free them from tedious, repetitive tasks. This allows us to return to a truly people-centered approach. They can spend more time with patients, which addresses the social pain points of limited access, and the overall medical experience and expertise.

**01:02-02:15**

[Treena]

Mr. He, how does Ping An Good Doctor tackle the imbalance in China's medical resources?

[Mr. He]

Think of it like a traffic problem. If everyone tries to cross a single intersection, it's chaos. We have built a digital interchange for public hospitals, helping direct patients to the right place for the right care. We use online consultations to triage common conditions, relieving overcrowding in hospitals. For serious cases, we enable right-fit referrals, matching patients to appropriate specialists, and even scheduling checkups. We also integrate payment, connecting both national and commercial insurance. This creates a closed loop for online plus offline services, and a seamless connection between healthcare and insurance.

[Treena]

So it's like creating a digital interchange.

[Mr. He]

That's right, that's right, yeah.

[Treena]

So you've evolved from a purely online platform to an integrated ecosystem, right?

[Mr. He]

Yeah, exactly. We have about 50,000 doctors and partnerships with over 37,000 hospitals, with 100% coverage of all tertiary hospitals in China.

**02:16-03:30**

[Treena]

Dr. Ni, I understand that with AI support, Ping An Good Doctor's service capacity has reached around 4 million consultations a day. How are those numbers even possible?

[Dr. Ni]

Yeah, I think AI is the only answer. To achieve this result without AI, each doctor will need to handle an average of up to 80 consultations daily. It's not realistic or possible within their given capacity. With AI assistance, when a case needs a human doctor, the average response time can be reduced to just 50 seconds. AI handles initial interaction, data collection, and triage. The doctor is able to handle the rest.

[Treena]

But the stakes are pretty high in healthcare. Gaining doctors' trust in AI couldn't have been easy.

[Dr. Ni]

Yeah, you are right. Doctors were certainly skeptical. We took a gradual approach. For example, we used AI to summarize complex patient histories for multidisciplinary medical team meetings, where doctors of different specialties discuss individual patient cases. Once doctors saw AI performing accurately, even providing valid suggestions and citing relevant literatures, then the trust can grow. We then progressed AI use to more assistive roles.

**03:31-04:37**

[Treena]

So how do you ensure AI's accuracy? This is critical, right?

[Dr. Ni]

We have multi-layered foundations for our AI model that go well beyond data.

- First, we feed the model authoritative guidelines and literature.
- Second, we have the high-quality practical data. From 1.4 billion actual consultations dialogues we have accumulated in 10 years, we select the best dialogues to teach the diagnosis logic of top doctors.
- Third, we use reinforcement learning. AI and doctors can generate solutions in parallel. Then the differences between AI and doctors can be the training data.
- Fourth, we use what we call the chain of thought. We use doctors to record their diagnostic reasoning, why they do this kind of diagnosis and why they give this kind of medication. Then we use AI to learn this kind of thinking, how they reason the result. Our AI can result in the accuracy rate about 98% in the consultations.

**04:38-06:32**

[Treena]

Mr. He, as CEO, what would you say is the real-world impact of Ping'an Good Doctor for patients and doctors?

[Mr. He]

For patients, especially chronic disease patients, AI acts as a personal doctor at a very low cost. Take diabetes, sticking to a treatment plan is key. AI provides 24/7 medication reminders, dietary and exercise advice. Our data shows the compliance rate of our managed diabetes patients for controlling blood sugar levels exceeds 70%. That's much higher than the healthcare industry in China's average of 20 to 30%. For doctors, AI is a powerful research assistant. For complex or rare diseases, it can instantly retrieve relevant literature and provide cross-disciplinary insights. The accuracy rate for our AI-assisted treatment plans for complex disease is close to 90%. It helps doctors consider possibilities they might have missed and to generate cross-disciplinary insights for doctors. That will empower doctors a lot.

[Treena]

With that vast knowledge base, it's actually able to pull up information that doctors themselves might not necessarily have top of mind.

[Mr. He]

That's right.

[Treena]

It's an interesting point. Dr. Ni, tell us more about how AI actually helps when it comes to rare diseases.

[Dr. Ni]

For the rare diseases, I think the biggest challenge is diagnosis. A general practitioner might overlook a rare condition. If they don't have experience with it, the AI can help during the connotations. Our AI can generate possible rare disease suggestions alongside with the common diagnosis, serving as critical reminders.

[Treena]

This all points to a much bigger shift in healthcare.

**06:33-08:07**

[Treena]

Mr. He, how is AI changing the fundamental relationship between doctor and patient?

[Mr. He]

The relationship is an interesting topic. In the past and even in the present, the triangular relationship of doctor-AI-patient is kind of awkward given that the AI acts as a third wheel. Doctor-AI-patient, it's a structural change. The patients rely on the AI too much. But on the other hand, the doctors will often complain in the same way. However, looking forward, the triangular relationship will be healthier given that AI works as a spice of healthy life. AI empowers doctors to break free from the burden of specialized medical knowledge and enables them to provide more emotional support

to the patients more precisely and more timely with expertise. At the same time, AI can also empower patients, spare them from the trivial demands or unnecessary complaints, allowing them to communicate their genuine medical demands to doctors with greater clarity. Looking ahead, we hope to promote secure privacy-protected data sharing at the national level. This will improve diagnosis, accelerate drug development and help insurance companies design more precise, robust products. Commercial insurance can then become a powerful supplement to the National Health Day China 2030 strategy.

**08:08-09:29**

[Treena]

Finally, let's talk about the bottom line for the business. How does this AI-driven model create value for Ping An's ecosystem?

[Mr. He]

The synergy between finance and healthcare is key. AI lets us provide warmer, more efficient services. These high-frequency healthcare interactions build deep loyalty, which translates to our financial services. Among Ping An Group's nearly 250 million individual customers, 63% use our healthcare and elderly care services. These customers hold 1.6 times more contracts and have 4.0 times higher average assets under management than those who don't use those services. Simply put, by managing our customers' health well, we earn the right to manage their wealth.

[Treena]

This is a powerful vision for the future of healthcare. Dr. Ning, Mr. He, thank you so much for illuminating how Ping An is at the leading edge, harnessing AI to empower doctors, not replace them, and creating a better experience for patients. Thank you. To find out more about anything you've heard today or to download fact sheets and episodes, please visit [group.pingan.com](http://group.pingan.com). You can also find us on Spotify and Apple Podcasts. Join us next time on Technology Empowered Growth at Ping An. Thanks for listening.