



HealthTech Horizon



► **WeChat**

Anusha Kamodia

Senior Application Specialist
Sir H. N. Reliance Foundation
Hospital



MESSAGE FROM THE DIRECTOR

Dear Readers,

It gives me great pride to introduce SAMVAD's edition every month. Our SAMVAD team's efforts seem to be paying off, and our readers seem to be hooked onto our magazine. At WeSchool, we try to acquire as much knowledge as possible and share it with everyone.



Prof. Dr. Uday Salunkhe
Group Director

In the journey of 2025, I sincerely hope that SAMVAD will reach new heights with the unmatched enthusiasm and talent of the entire team.

Here at WeSchool, we believe in the concept of AAA: Acquire Apply and Assimilate. The knowledge you have acquired over the last couple of months will be applied somewhere down the line. When you carry out a process repeatedly, it becomes ingrained in you and eventually tends to come out effortlessly. This is when you have assimilated all the knowledge that you have gathered.

At WeSchool, we aspire to be the best and unique, and we expect nothing but the extraordinary from all those who join our college. From the point of view of our magazine, we look forward to having more readers and having more contributions from our new readers.

SAMVAD is a platform to share and acquire knowledge and develop ourselves into integrative managers. Our earnest desire is to disseminate our knowledge and experience with not only WeSchool students but also the society at large.

Prof. Dr. Uday Salunkhe,
Group Director

ABOUT US



OUR VISION

“To nurture thought leaders and practitioners through inventive education.”

CORE VALUES

Breakthrough Thinking and Breakthrough Execution

Result Oriented, Process Driven Work Ethic

We Link and Care

Passion

“The illiterate of this century will not be those who cannot read and write, but those who cannot learn, unlearn and relearn.” -Alvin Toffler.

At WeSchool, we are deeply inspired by the words of this great American writer and futurist. Undoubtedly, being convinced of the need for a radical change in management education, we decided to tread the path that led to the corporate revolution.

Emerging unarticulated needs and realities require a new approach in both thought and action. Cross-disciplinary learning, discovering, scrutinizing, prototyping, learning to create and destroy the mind’s eye needs to be nurtured differently.

WeSchool has chosen the ‘design thinking’ approach towards management education. All our efforts and manifestations, as a result, stem from the integration of design thinking into management education. We dream of creating an environment conducive to experiential learning.

FROM THE EDITOR'S DESK

Dear Readers,

Welcome to the **165th Issue of Samvad!**

SAMVAD is a platform for “Inspiring Futuristic Ideas”, we constantly strive to provide thought-provoking articles that add value to your management education.

We have an audacious goal of becoming one of the most coveted business magazines for B-school students as well as industry experts across the country. To help this dream become a reality, we invite articles from all management domains, giving a holistic view and bridging the gap between industry veterans and students through our WeChat section.

In this special issue of SAMVAD, we turn our focus to the transformative and future-forward theme of “HealthTech Horizon”, featuring an exclusive WeChat interaction with **Anusha Kamodia, Senior Application Specialist at Sir H. N. Reliance Foundation Hospital**. She shares valuable insights on how technology is reshaping healthcare delivery, patient experience, and operational excellence in today’s digitally driven world. This issue brings forward conversations that matter—about innovation, accessibility, efficiency, and the evolving intersection of healthcare and technology.

Healthcare is no longer confined to hospital walls. From AI-powered diagnostics and telemedicine to electronic health records and data-driven decision-making, digital innovation is redefining how care is delivered and managed. HealthTech has moved beyond convenience—it is now a strategic enabler that enhances clinical accuracy, improves patient outcomes, and streamlines hospital operations.

In this edition, we explore the dynamic role of technology across the healthcare ecosystem—from digital infrastructure within hospitals to emerging startups driving accessible and affordable care. We examine how analytics, automation, and integrated systems are improving efficiency, while also addressing critical concerns around data privacy, cybersecurity,

FROM THE EDITOR'S DESK

regulatory compliance, and ethical implementation. Through expert perspectives and analytical insights, we aim to decode the business, operational, and strategic dimensions of HealthTech innovation.

As students, aspiring managers, and future leaders, understanding digital healthcare transformation equips us to navigate an industry where technology, strategy, and human empathy must work together. With insightful articles, expert interviews, and engaging infographics, this edition of SAMVAD presents a comprehensive view of the healthcare landscape—through the lens of innovation and impact.

A heartfelt thanks to the editorial team, faculty mentors, and contributors who have shaped this issue with dedication and clarity.

We hope you have a great time reading SAMVAD!
Let's read, share and grow together!

Best Regards,
Team Samvad

Index

Pg. No.

WeChat | 1

ARTICLES

From Manual to Autonomous: Transforming Hospital Workflows
Through Intelligent Automation 4

From Tweets to Truckloads:
How Real-Time Analytics Turns Social Buzz into Operational Power 9

The Economics of AI in Healthcare 13

Workplace Well-Being 4.0: How Digital Health Tools Are
Redefining Employee Wellness 17

Wired for Wellbeing
Inside the New World of Telemedicine and Wearable Health 21

Team Samvad 25

Previous Magazines 26



Anusha Kamodia

**Senior Application Specialist
Sir H. N. Reliance Foundation Hospital**

PGDM Healthcare- 2018-20 Batch

What inspired you to enter the healthcare / health-tech industry, and how has that background shaped your view on digital healthcare today?

My journey into healthcare and health-tech happened organically through my work within a hospital environment. Being closely involved in day-to-day hospital operations helped me understand how critical technology is in supporting doctors, nurses, and administrative teams. When systems work well, they reduce manual effort, improve coordination, and ultimately help deliver better patient care. When they don't, even small issues can affect workflows and outcomes.

This hands-on exposure shaped my belief that digital healthcare should always be purpose-driven. It is not about introducing technology for the sake of innovation, but about solving real problems faced by healthcare professionals and patients. Digital tools must be reliable, easy to use, and

seamlessly integrated into existing processes. Over time, I've come to see health-tech as an enabler rather than a disruptor—something that strengthens the healthcare ecosystem when designed with empathy and practicality at its core.

“Digital healthcare today is not a choice—it has become a necessity for the entire ecosystem.”

What are the biggest challenges companies face when scaling health-tech solutions across diverse geographies—urban vs rural, digital literacy differences, affordability gaps?

One of the biggest challenges in scaling health-tech solutions is the wide variation in infrastructure, awareness, and readiness across regions. Urban healthcare setups often have access to better technology, trained staff, and reliable connectivity, while rural or semi-urban areas may face constraints such as limited internet access, fewer resources, and lower digital familiarity

among users. These differences make it difficult to deploy uniform solutions across geographies.

Digital literacy also plays a crucial role. Even well-designed systems may not be adopted effectively if users are not comfortable with technology or lack proper training. Affordability further complicates the picture, as healthcare institutions need solutions that are both cost-effective and scalable. To overcome these challenges, companies must focus on designing flexible, easy-to-use platforms supported by strong onboarding and continuous support. Scaling health-tech successfully requires understanding local realities and adapting solutions accordingly rather than forcing a standard model everywhere.

The real challenge is not building technology, but ensuring people are comfortable using it.”

How do you see the digital health ecosystem evolving in India, and which segments (telemedicine, AI diagnostics, health data platforms, wearables, and insurance-tech) are poised for the strongest growth from a business strategy perspective?

India’s digital health ecosystem is at an important stage of transition. Over the past few years, there has been a strong push toward digitisation, driven by policy initiatives, increased awareness,

,and growing acceptance of technology in healthcare settings. Going forward, digital health solutions will move beyond basic adoption toward deeper integration within healthcare operations.

We are likely to see more structured use of digital tools in areas such as patient data management, hospital operations, and care coordination. The focus will gradually shift from simply implementing systems to optimising them for efficiency, security, and user experience. Interoperability and data protection will become increasingly important as digital platforms scale. Overall, digital health in India will evolve from being an add-on to becoming a core enabler of healthcare delivery, supporting better decision-making, improved patient outcomes, and long-term sustainability.

.How can digital platforms redefine patient experience—especially in terms of personalization, affordability, accessibility, and real-time engagement?

Digital platforms have the potential to significantly improve patient experience by making healthcare journeys more seamless and transparent. Simple features like online appointments, digital access to reports, and timely notifications can reduce uncertainty and waiting time for patients. This is especially valuable

in large hospitals where navigation and coordination can often feel overwhelming.

Personalisation helps patients feel more involved and informed about their care. When platforms provide relevant information at the right time, patients gain confidence and clarity. Digital systems can also help improve affordability by reducing administrative inefficiencies and streamlining processes. Real-time engagement builds trust, as patients are better informed and supported throughout their treatment journey. When designed thoughtfully, digital platforms can shift healthcare from being reactive to proactive, creating a more reassuring and patient-friendly experience.

What new skill sets should MBA graduates develop to build careers in digital health—from product management to healthcare consulting to digital operations?

MBA graduates aiming to build careers in digital healthcare need to develop a strong combination of business acumen and healthcare understanding. While technical awareness is important, skills such as problem-solving, adaptability, and effective communication are equally critical. Healthcare is a complex ecosystem involving multiple stakeholders, and the ability to understand diverse perspectives adds significant value

Practical exposure to healthcare environments can help bridge the gap between theory and real-world application. Continuous learning is essential, as digital health evolves rapidly with changing regulations, technologies, and patient expectations. MBA graduates should focus on staying curious, building cross-functional collaboration skills, and being open to change. Ultimately, success in digital healthcare depends on the ability to align technology with people and processes to create meaningful and sustainable impact.

“Technology understanding is no longer optional—it is a basic requirement for future managers.”

From Manual to Autonomous: Transforming Hospital Workflows Through Intelligent Automation



Winner



Sarvesh R

PSG College of Technology
Robotics and Automation
2023-2027

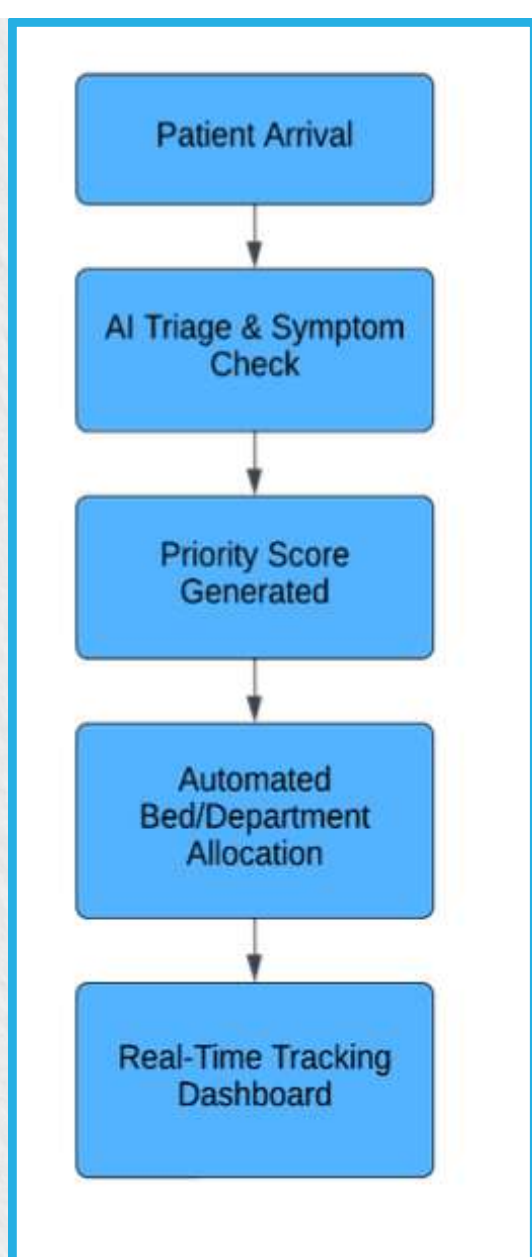
Introduction:

Historically, hospitals have relied on manual, paper-based, and human-intensive processes for managing patient flow, diagnostics, inventory systems, scheduling, and administrative coordination. With the surge in global healthcare needs, such manual processes become increasingly inadequate. According to the World Health Organization, hospital workloads have increased by almost 25% over the last ten years, while staffing availability has not increased proportionately. Intelligent automation smoothes workflows, minimizing bottlenecks and thereby increasing interdepartmental coordination, enabling medical professionals to make quick and evidence-based decisions.

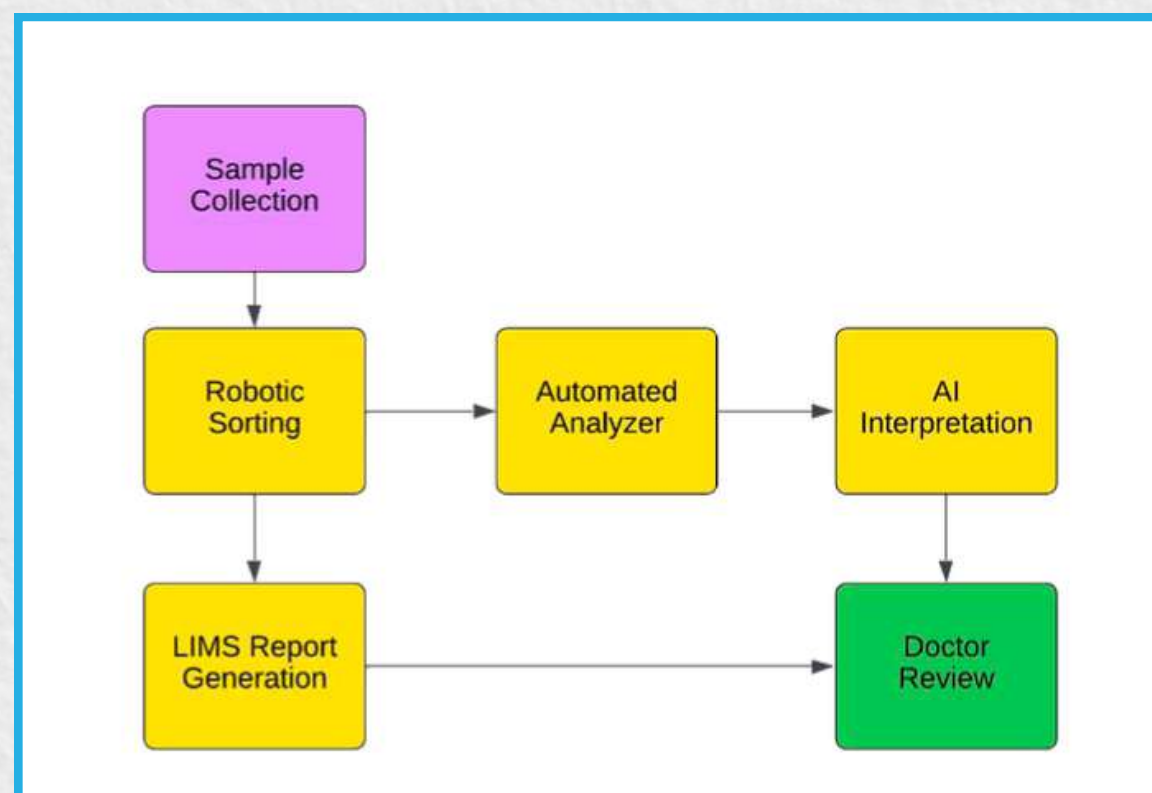
AI for Streamlined Patient Flow Management

Managing patient flow has always been one of the most challenging components of hospital operations. Long waiting times in emergency rooms, delays in imaging or laboratory departments,

and inefficient bed assignment often create significant bottlenecks. Artificial intelligence has transformed this landscape by introducing real-time predictive systems. According to a study, such AI-driven triage reduces emergency room waiting times by 20–30% (Stanford Healthcare AI Study, 2022). Predictive algorithms also analyse occupancy data to estimate wait times for radiology, laboratory tests, specialist consultations. Automated bed management systems track patient discharge, room cleaning, and patient transfers in real time, enabling beds to be allocated with minimum human intervention. As per McKinsey Health Institute (2023), AI-enabled bed management improves turnover efficiency by nearly 15%. The illustration below depicts the way AI supports a streamlined model of patient flow:



AI imaging systems lies between 90-95%. The general work process of an automated diagnosis system is summarized below.



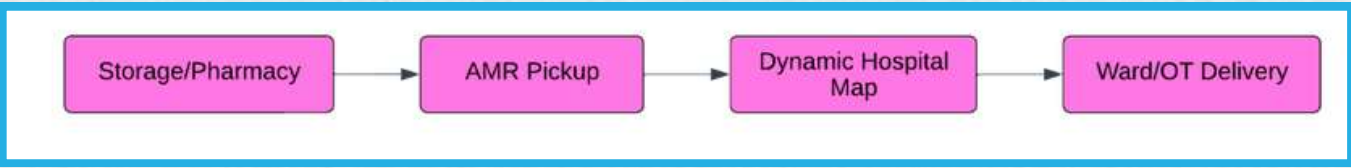
Automation in Diagnostics and Laboratory Operations

These delays usually stretch the treatment cycles sorting, labelling, transportation of samples, and preparation of reports, are done manually. Now, intelligent automation has brought unprecedented speed and precision in these operations. The robotic systems prepare the laboratory samples themselves, transport them through the automated analysers, and update digital medical records without human interference. Large volumes of samples can be processed continuously, hence reducing the time taken to produce test results. According to Siemens Healthineers (2023), automated laboratories produce results almost 50% faster than those dependent on manual processes. Now, AI-enabled imaging tools accelerate diagnosis further, which can detect abnormalities related to tumors, fractures, lung infections, and retinal diseases with precision. According to a study published in Nature Medicine (2020), the regular accuracy of

These advancements significantly reduce diagnostic bottlenecks and enhance clinical decision-making speed.

Smart Robots and Autonomous Mobility in Hospitals

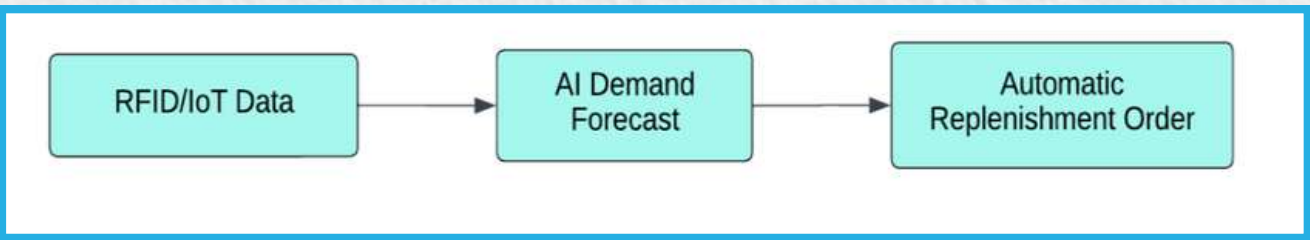
With the ability to conduct repetitive, heavy, tasks at a high degree of precision, robotics is finding its place in a range of hospital operations. Autonomous Mobile Robots with LiDAR and advanced vision systems move effortlessly up and down the corridors of hospitals, ferrying essential supplies such as medications, sterile tools, food trays and laboratory samples. This reduces contact and congestion by nurses and support staff, especially during peak hours. It cuts nearly 30–40% of staff workload, according to Boston Dynamics Healthcare Study (2022). These robotic systems, therefore, afford the surgeon much-improved stability, accuracy, and preciseness during the operation, which allows them to conduct minimally invasive surgical procedures with less complication and reduced operation time. Simplified Navigation Pathway of AMRs is given below:



These robots ensure uninterrupted logistics and improve overall operational safety.

AI-Driven Inventory and Supply Chain Automation

Hospital inventory management is a complex activity, as it involves thousands of consumables, pharmaceuticals, and implantable devices. Manual tracking often leads to stockouts, misplaced items, and expiry-related wastage. AI-driven inventory systems resolve these issues by analysing historical usage patterns, seasonal disease trends, and real-time demand fluctuations to forecast future needs accurately. Deloitte's Hospital Operations Report, 2022, states that almost 20% more operating costs are incurred by hospitals because of inefficient manual inventory management, while predictive analytics can be very effective in minimizing such inefficiencies. IoT and RFID asset tracking technologies further improve visibility through real-time data on equipment location, status, and expiry timelines of consumables. When inventory falls below a threshold limit, automated replenishment systems create purchase orders to avoid administrative delays. A simplified model of smart inventory management may be diagrammatically represented as under:



This integrated system ensures uninterrupted availability of essential medical supplies and optimizes operational costs.

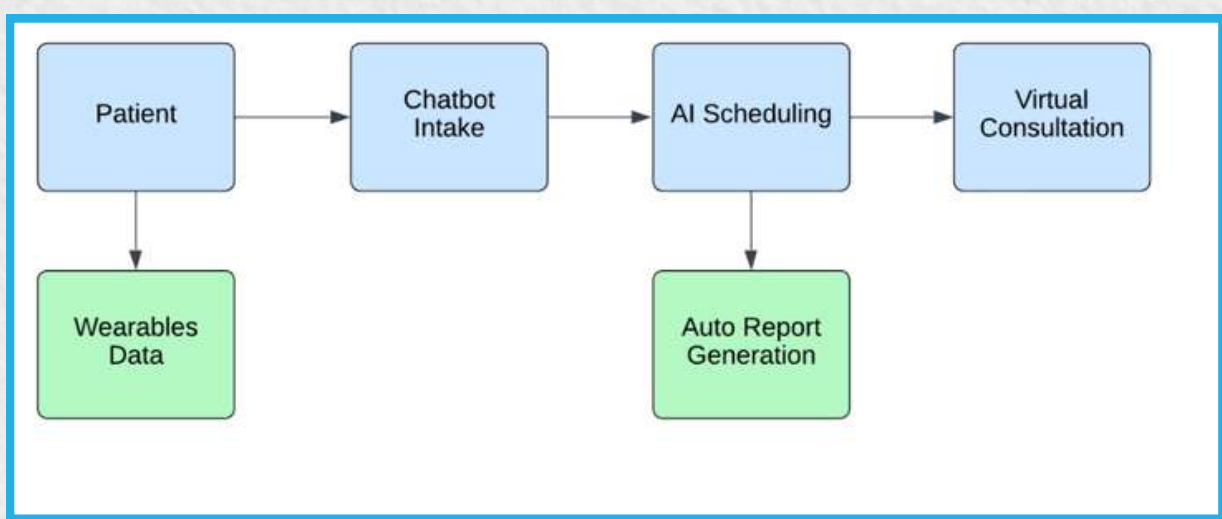
Intelligent Scheduling for Resources

Amongst the operational tasks, workforce scheduling remains one of the trickiest jobs within a hospital environment, given that patient volumes vary through the day, and different medical tasks require specific skill sets. AI-powered scheduling tools create optimized duty rosters by analysing staff availability, projected patient load, labour policies, specialty requirements, and past utilization trends. According to a recent study conducted by Kaiser Permanente (2022), AI-enabled scheduling reduced overtime among staff by 10–15% while ensuring a more equitable distribution of workload. No less important is operating theatre scheduling. Predictive models examine surgical complexity, surgeon availability, expected case duration, readiness of equipment, and pre-operative requirements to develop dynamic schedules that reduce cancellations and improve OT utilization.

Designing Autonomous Telemedicine Workflows

Telemedicine has grown to become an integral part of modern health care. Modern telemedicine frameworks are not simple video consultation platforms; they use chatbots for collecting patient symptoms AI-driven scheduling tools

hat find the earliest available appointment slots, and wearable sensors that send real-time vitals to health care professionals. Following each consultation, automated systems can generate clinical notes, prescriptions, and follow-up reminders to reduce the administrative overhead of clinicians. The telemedicine workflow, once enhanced through automation, is a seamless, continuous cycle of data collection, clinician interaction, and automated documentation. The workflow of the system allows healthcare providers to manage large volumes of remote patients without sacrificing the quality of care is visualized:



Data-Driven Quality Management in Hospitals

Traditional quality management relied on retrospective audits and manual checklists that usually served to delay corrective action. Today, real-time dashboards powered by intelligent automation assist hospitals in tracking bed occupancy, readmission rates, diagnostic turnaround time, average waiting time, and responsiveness of the staff continuously. According to the Joint Commission Annual Report (2022), real-time digital quality monitoring reduces safety incidents by almost 30%. By applying root-cause analytics, hospitals can determine recurring operational bottlenecks, analyse patterns over time, and make evidence-

decisions. This data-driven approach ensures enhanced service delivery and sustains high standards of safety and performance.

Challenges in Achieving Autonomous Operations

The implementation of intelligent automation does not come without its challenges. Most hospitals still use outdated legacy systems that are not easily integrated with state-of-the-art systems. Resistance from staff, often due to unfamiliarity with digital tools, creates additional hurdles to implementation. Besides, cybersecurity and privacy concerns are important as hospitals generate huge volume of sensitive patient data. Meeting these challenges requires strong organizational change management, comprehensive staff training programs, and secure system architecture that protects patient information from unauthorized access.

Conclusion:

Consequently, healthcare systems worldwide are moving toward "Hospital 4.0," where automation, robotics, AI, and interoperable digital systems are the backbone of operations. Intelligent automation does not replace health professionals but empowers them by eliminating routine tasks, reducing administrative burdens, and freeing more time for direct patient care. As hospitals move from manual to autonomous workflows, they see improved operational efficiency, reduced delays, heightened safety, and

better patient outcomes. Intelligent, fully automated systems will define the future of healthcare operations and guarantee reliable, timely, high- quality care at scale.

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From Tweets to Truckloads: How Real-Time Analytics Turns Social Buzz into Operational Power

Runner Up



Hansa Mogre

Indian institute of Management Rohtak
BBA LLB (2024-2029)



Introduction

The film Manjhi: The Mountain Man, is a true life story, in the movie there is a scene where Dashrath Manjhi's pregnant wife suffers a fall on the rocky mountain path and cannot reach the nearest hospital in time. The journey was long, the terrain unforgiving, and no was there to help. Her death is not just a turning point for Manjhi's personal mission it is a painful reminder of a very real systemic truth: access to healthcare often fails not because of the absence of doctors or medicine, but because of the absence of infrastructure and timely availability of resources. Delayed medicine delivery, lack of ambulances, missing diagnostic kits, empty rural pharmacies, and slow movement of critical equipment cost thousands of lives every single day.

At the time the (WHO 2025) Ebola crisis which happened in West Africa, lifesaving gloves and protective suits arrived weeks late because logistics collapsed. In rural South Africa, community clinics often run out of

antiretroviral drugs due to inventory gaps. In Himalayan belt, oxygen cylinders sometimes reach hospitals only after patients have already been evacuated.

Whether it's a Mountainous village in Bihar, a township outside Johannesburg, or a conflict zone in the Middle East the silent, deadly gap is not medical expertise but the inability to get the resources to the right place at the right time. And this is exactly why the digital transformation of healthcare supply chains is no longer optional.

Problem

The World runs on major forces — Power, relationship and resources. Some countries have power, some have resources, and some depend entirely on relationships due to the lack of both. But resources mean nothing if a nation cannot relocate them to the people who need the most. And this is where the irony begins: The world has medicine, inventory, tech, even so it becomes useless the moment it fails to reach

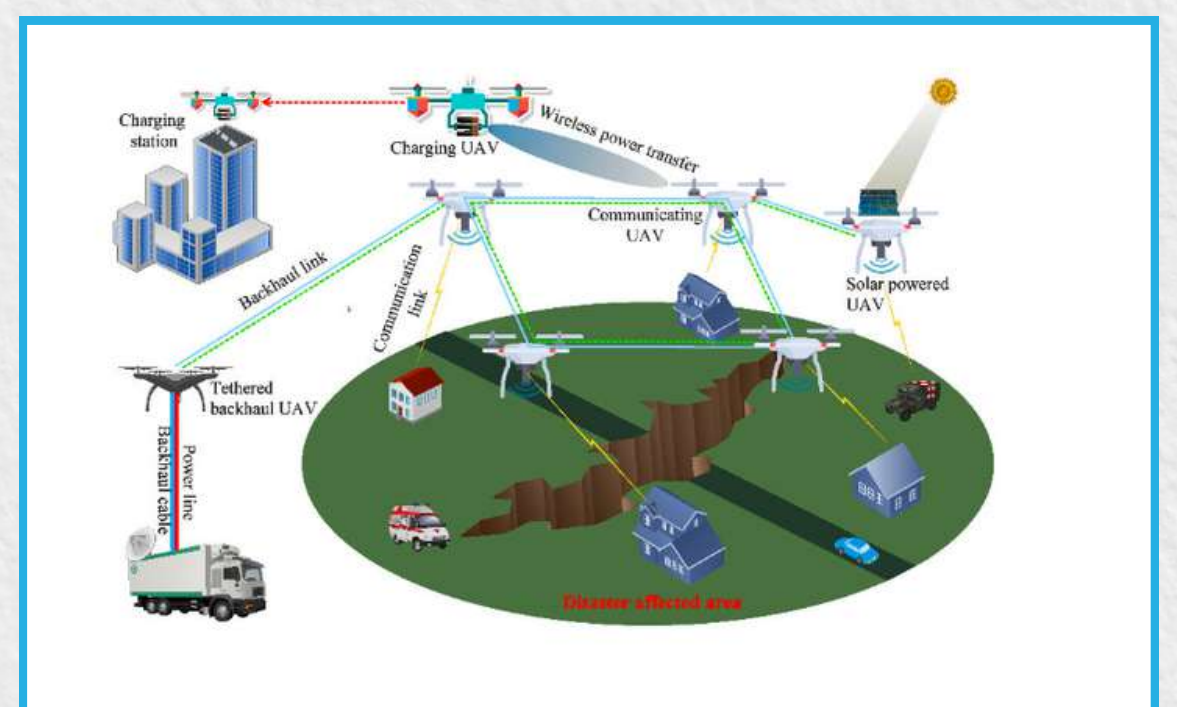
people at the time it is needed most. South Sudan is a distressing example known for having one of the world's weakest medical supply chains, a 2022 UNICEF assessment found that almost 70% of rural clinics did not receive scheduled vaccines on time. Every year, around one million children die globally not because medicines inexistence, but because they never reach them. South Sudan is not the only country thousands of places across the world for instance (the lancet 2024). In the United States, the 2023–24 cancer drug shortage forced hospitals to ration chemotherapy because one manufacturing link collapsed. Years of conflict in Yemen and hindrances have strangled medical supply routes, leaving adults to die from diabetes, asthma, and infections which are treatable because lifesaving medicines never reached them. Cyclone Idai in Mozambique wiped out critical transport corridors, isolating entire communities and turning preventable diseases like cholera into deadly epidemics because medical teams and supplies could not reach them.

A Bitter truth: the world does not suffer from insufficient of medicines, but from a shortage of systems capable of delivering them.

Solutions

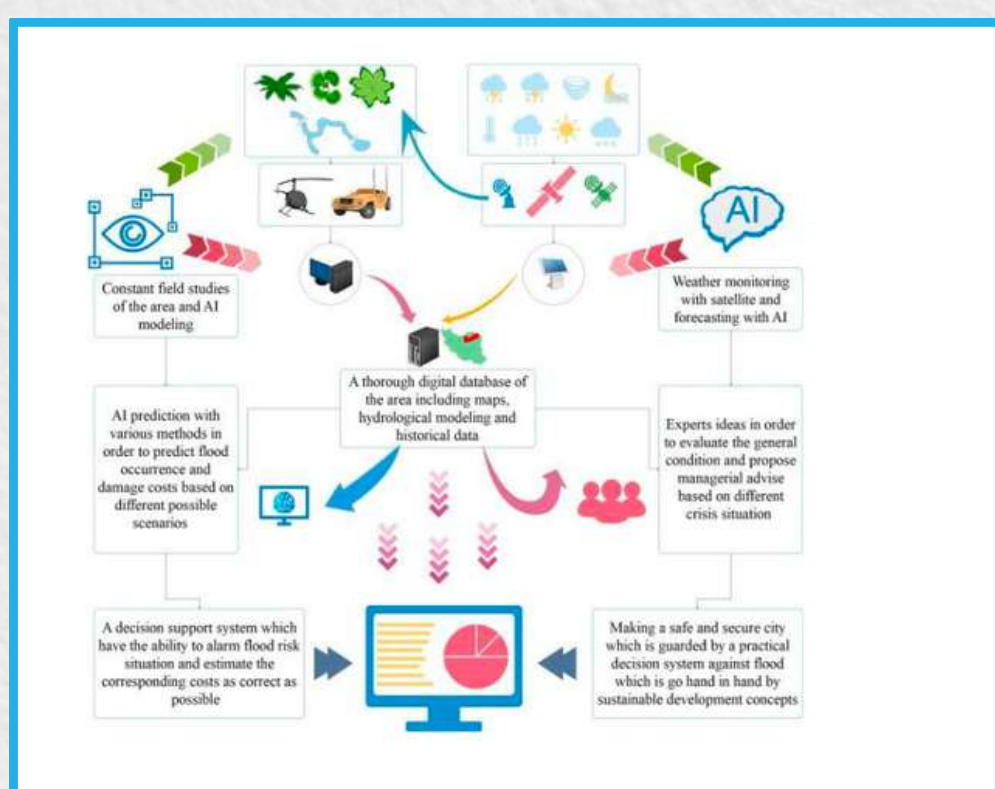
Healthcare supply chain failure is not a single-country problem. It occurs for different reasons in different contexts. In many low-infrastructure countries, the healthcare supply chain collapses long before medicines reach people. Poor roads, lack of electricity, no cold-chain,

and minimal digital systems mean that even when medical shipments arrive in the country, they fail to reach rural clinics. Stock expires in warehouses, transport routes become unusable, and entire communities remain medically disconnected. The problem is not scarcity of medicine — it is the absence of a system capable of moving it. If powerful countries can invest billions into space missions, track satellites across galaxies, and land rovers on Mars, then building drone corridors to deliver medicine to remote regions should not be a challenge. Drone-Enabled Last-Mile Delivery Networks - Drones act like a sky highway — bypassing broken roads, floods, and conflict zones — creating a functional medical supply line where none exists. The same precision we use to navigate outer space can be used to navigate medicine on Earth. The question, then, is not about capability but about priorities.



The second example Disaster prone countries, the only way to keep medicine moving when the ground collapses is to switch to digital-logistics systems that can forecast disruptions, remodel routes, and direct supplies intelligently, even in the middle of anarchy. If AI can solve an impossible problem, such as AlphaFold

predicting the three-dimensional structure of every protein on earth. The machine-learning systems that have deciphered the language of life can also be used to decode the healthcare demand patterns. Predictive inventory is AI-based which predicts shortages before they occur, the area that will experience an outbreak, and when supplies should relocate. This intelligence is even stronger in the disaster-prone nations. In a combination with the ML-based Disaster-Aware Supply Routing (DASR) AI does not merely get the medicines needed, but predicts the point of the chain failure in the supply chain and recreates the supply chain route until the disaster strikes. This is moving healthcare beyond crisis response to crisis anticipation, developing a digital supply chain that is always a step ahead of demand and disaster.



The third category of nations are those who lack the shortage of medicine or production capacity, but the lack of scale of their logistics and digital supply chains. India is a good example: it is one of the largest exporters of medicines and vaccines in the world. If a country wants to be the leader in logistics it has to be independent. A robust solution to even the last-mile delivery and fractured cold-

chain would be to establish a Unified Health Mobility Grid AI-based infrastructure. A national digital backbone connecting warehouses, transport vehicles, rural clinics, and cold-chain units in a single intelligent ecosystem. The system uses machine learning to predict demand in specific regions, identify any signs of cold-chain breakdown early, and automatically select the best and safest route to deliver the product to the clinic. IoT sensors constantly monitor temperature and position of each shipment, and the information is sent back to a central dashboard, where risks are highlighted before turning into a breakdown. In rural and lack of availability regions, the grid uses hybrid mobility: traditional trucks to deliver to the districts, battery-cooled van to the inner belt, and a drone to the final mile when roads are not stable. This would be a smooth flow of digitalization, where all the vials can be seen, all routes can be altered instantly, and all clinics can get their supplies based on a prediction and not on guessing.



Conclusion

We live in a world where AI is able to read even the very structure of life, so it will definitely be able to assist in making sure that life-saving medicines go to the people who need them the most. The future of health worldwide will not be characterized by the amount of medicine that is manufactured, but by the way that we transport it intelligently. And it is those nations that adopt this digital shift that will be the ones who will make fragility strength, and crisis opportunity.

The Economics of AI in Healthcare

National Finalist

Gunjan Parte

NIT BHOPAL (MANIT)

BTech. (CHEMICAL ENGINEERING)



Introduction: The AI Imperative

Healthcare systems globally are at a critical stage. In the United States, administrative costs alone consume nearly one-third of healthcare spending (Deloitte, 2024). India, meanwhile, grapples with a dual challenge, addressing communicable diseases while confronting a rapidly escalating burden of Non-Communicable Diseases (NCDs) amidst significant infrastructure and access disparities (WHO India, 2023). This economic pressure cooker necessitates a paradigm shift. Artificial Intelligence, encompassing machine learning, natural language processing, and predictive analytics, is no longer merely a clinical enhancement but a strategic imperative, promising to redefine the financial viability of healthcare delivery.

AI as a Cost Reduction Engine & Administrative Automation

One of AI's most immediate and quantifiable economic contributions lies in its ability to streamline operations and significantly reduce costs by automating labour-intensive processes. Administrative tasks are notorious cost

centres in healthcare. AI-powered solutions, leveraging Natural Language Processing (NLP), are revolutionizing Revenue Cycle Management (RCM). These systems can automate tasks such as medical coding, claims processing, and prior authorization management by analyzing vast amounts of clinical documentation and identifying errors before claims submission. This proactive approach leads to a substantial reduction in claims denial rates, often by 30-40%, and significantly accelerates cash flow for healthcare providers (Frost & Sullivan, 2023). For instance, a hospital system in the US reported saving over \$35 million annually by automating millions of revenue cycle transactions (Deloitte, 2024).



Optimizing Workforce and Resources: Reducing "Pajama Time" and Waste

AI also boosts the productivity of the human workforce while optimizing resource allocation. Generative AI tools, for example, can listen to doctor-patient

conversations and automatically generate clinical notes and documentation. This frees clinicians from hours of "pajama time" (after-hours documentation), reducing burnout, improving work-life balance, and potentially allowing them to see more patients or reduce costly overtime.



Source: PROVISTA (Article: 5 Ways to Cut Down on Physician Pajama Time)

AI as a Revenue & Value Multiplier

Beyond cost savings, AI enables better patient outcomes, which directly translates into enhanced revenue streams, especially within Value-Based Care (VBC) models that reward quality over quantity. Early and accurate diagnosis is paramount for both patient well-being and economic efficiency. AI algorithms excel in analyzing medical images (X-rays, CT scans, MRIs) and pathology slides with high accuracy, often identifying subtle markers of disease (like early-stage cancers or diabetic retinopathy) faster and sometimes more reliably than the human eye alone (Google Health, 2020). The financial benefit is clear: treating conditions in their nascent stages is significantly less expensive than managing advanced disease, reducing overall lifetime treatment costs and improving patient longevity.

.Accelerating Innovation:

The Financial Case for AI in Drug Discovery

In the pharmaceutical industry, AI is a game-changer for revenue generation. By sifting through billions of chemical compounds, predicting molecular interactions, and analyzing clinical trial data, AI can drastically accelerate the drug discovery and development process. This reduces the time and cost associated with bringing new drugs to market, potentially by billions of dollars and years (Deloitte, 2023). Faster development means quicker market entry and earlier revenue generation from novel therapeutics.

Telemedicine as an Access Multiplier

India's significant urban-rural healthcare divide means millions lack access to specialists and diagnostics in remote areas (NTI Aayog, 2021). AI-enabled telemedicine platforms, facilitated by widespread smartphone adoption and affordable data, bridge this gap. Patients in villages can consult specialists in cities without incurring travel costs, lost wages, or the need for expensive urban infrastructure. This directly addresses India's alarmingly high Out-of-Pocket Expenditure (OOPE), which pushes millions into poverty annually (WHO India, 2023), by providing more affordable and accessible care options.



Scaling Diagnostics: Empowering
Primary Health Centers

AI diagnostics offer a scalable solution to the shortage of specialists in rural India. AI algorithms can rapidly analyze images for common conditions like diabetic retinopathy or tuberculosis, allowing trained technicians at Primary Health Centres (PHCs) to screen large populations. A single ophthalmologist, aided by AI, can effectively oversee thousands of screenings across multiple remote locations (Google Health India, 2021). This democratizes access to early diagnosis, preventing advanced disease and its associated economic burden.

Leveraging Digital Public
Infrastructure: Ayushman Bharat
Digital Mission (ABDM)

India's ongoing Ayushman Bharat Digital Mission (ABDM), with its unique ABHA IDs (Ayushman Bharat Health Account), is creating a unified digital health infrastructure (Ministry of Health and Family Welfare, India, 2022). This massive undertaking provides the standardized, interoperable data necessary to train robust AI models at a national scale. Such government-backed digital public goods de-risk private investment in HealthTech, fostering an ecosystem where AI can thrive and deliver widespread economic benefits. The interoperability promised by ABDM is crucial for AI to access comprehensive patient data, enabling more accurate



The Investment Equation: Challenges
to Sustained ROI

Realising AI's full economic potential in India faces three main hurdles:

- 1.HighUpfrontCosts&LegacySystems:The reisasignificantinitial**capital investment** required for AI development and cloud infrastructure. This is complicated by the challenge of integrating new AI solutions with existing outdated or disparate legacy IT systems, particularly in smaller and public facilities.
- 2.DataQuality&Interoperability:Despite initiativeslikeABDM,achieving comprehensive, high-quality, and truly interoperable data across all healthcare touchpoints remains a continuous challenge, which directly limits AI model accuracy and economic impact.
3. Reimbursement & Regulatory Clarity: The lack of clear reimbursement pathways and an evolving regulatory framework for novel AI-driven diagnostics creates uncertainty, deterring private investment and making it difficult for providers to monetise their AI-enabled services.

Conclusion: Toward a Financially Sustainable HealthTech Horizon
Healthcare costs are rising out of control,

fuelled by expensive administration, human error, and delayed diagnosis. AI is the new operating system designed to make the system cheaper, faster, and better, resulting in huge financial savings and new revenue. Artificial Intelligence (AI) is rapidly emerging as a transformative economic lever, shifting healthcare from a volume-driven "fee-for-service" model to a value-based system. AI is fundamentally reshaping healthcare economics, offering a powerful toolkit to manage escalating costs and boost operational efficiency. For India, AI is a generational opportunity to leapfrog traditional infrastructure limitations and address access disparities, making the healthcare system more equitable and financially resilient. The Return on Investment (ROI) of AI extends beyond direct financial gains (like automating administrative tasks and scaling diagnostics) to encompass significant societal returns. Successful integration requires strategic investments, collaborative policy-making (like ABDM), and recognizing AI as a critical financial partner in securing the future of health. Leaders embracing this economic imperative will lead the race toward a healthier future.

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Workplace Well-Being 4.0: How Digital Health Tools Are Redefining Employee Wellness

National Finalist



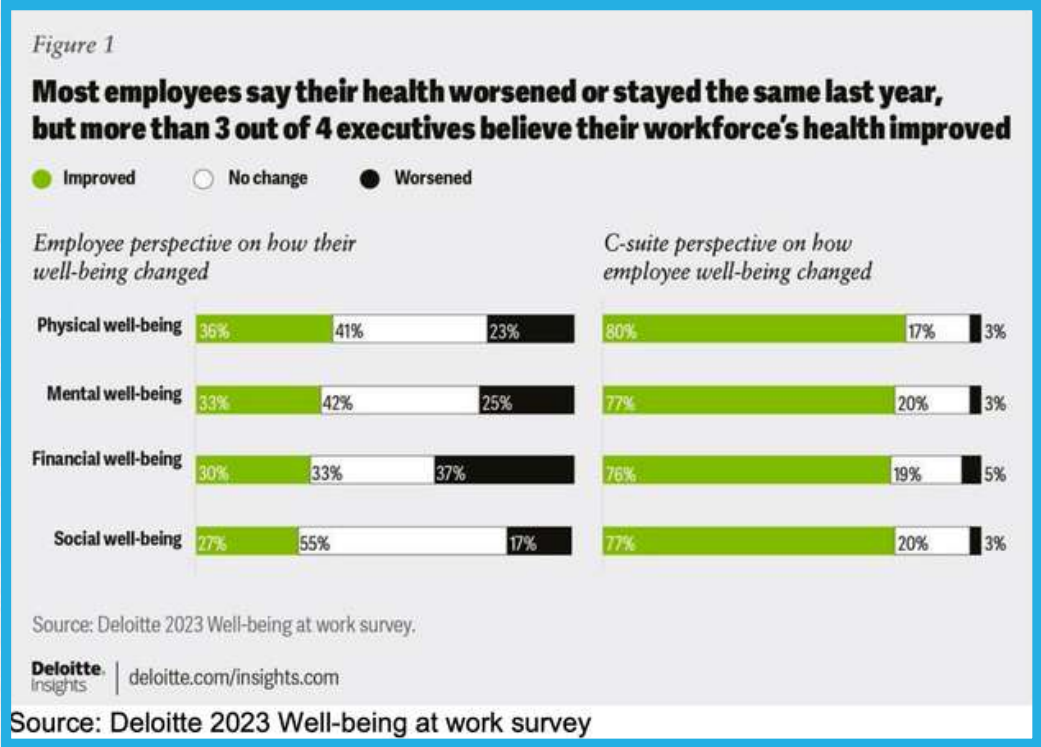
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Today’s global VUCA environment has highlighted one of the greatest concerns of the corporate world: wellbeing of the employees. Organizational success used to be dependent on sales, capital investments, and revenue maximizations; now it has shifted to include human capital, people’s wellbeing and human talent. Contemporary workplaces and their productive workforce is what keeps the society running and the economy from collapsing down. Hence workplace health and wellbeing is a matter of concern for the employers as well as the society. Spence (2015) mentions how WHO recommended the development of national strategies to secure the physical, psychological and social health of the workers. This sums up what concerns the employee wellbeing in the workplace. An employee’s physical, mental and social wellbeing affects the overall productivity of the organization, organizational stability and climate. Different employees have their own different needs, and these needs have been growing for these past few years. Especially after COVID-19, the scenario has changed drastically, with mental health being the major concern

for both the employees and employers. Vast measures were introduced to Tan et al (2022) goes on to say that workers, though they have mental health literacy and different tools to maintain their health, the actual usage is very low in comparison. Additionally, different cultures stigmatise mental health, and aggravate the drastic situation than it already is.



The Fourth Industrial Revolution has introduced some of the brilliant technologies and innovation such as virtual reality, block chain, human augmentation etc. that has transformed our lives. Digital health intervention is another unique innovation in this revolution. In the past decade, this sector has seen huge changes. Digital health solutions and employee wellness initiatives have defined the past decade

in changing the workplace landscape. Wellbeing initiatives fosters better communication and teamwork, and digital health solutions are those transformative tools that include mental health apps, telemedicine platforms, fitness trackers, and AI- driven wellness programs. These tools implement scalable and personalized interventions that assist the employees (Mikava and Baramidze, 2024). Post COVID- 19, integration of these tools increased, with more emphasis on mental health.



The global digital health market is set to reach 1500 billion by 2032. Digital health tools are used on an immense scale in health administration, and the corporate world has adjusted and adapted a number of these tools to help the employees. Digital Health tools are now immersive and proactive, extensively personalized for the best workplace journeys. One of the major ways in which this is done is through gamification of major routines. Efectio does this by gamifying everyday health routines into team challenges, and hence successfully engaging the remote workers. Another app using gamification would be Marsh McLennan’s @YourBest app, which optimises personalized assessments to give the best recommendations on financial, social and mental wellness topics.

fraud in history.” It was a statement designed for headlines, and sure Another organization, a financial one, called Vitality, known for incorporating behavioural economics into insurance, have their own comprehensive Vitality Programme that features a tool called Next Best Action to study the most important interventions in the programme. The result are impressive, developing highly engaged employees with 28% fewer absences.

Taking these tools to next step are the ones that focus on work- life balance of the employees. A data cloud company called Cloudera has deployed the Unplug Days, which are basically paid time off for digital disconnection that automatically declines meetings. 95% of the respondents reported positively to this tool. Similarly the whole person approach software giant SAP combines data driven HR technologies with mental health programmes and virtual mindfulness classes. Cognitive Behavioral Therapy apps uses the Cognitive Behavioral Therapy as a psychological technique to identify negative thinking patterns and deal with them properly. These usually includes identifying moods, behaviour, progress made etc. Users can build consistency with these type of apps which can help them to build permanent habits. In the Indian context, Tata Consultancy Services (TCS) have their own TCS Cares, a mental wellness initiative for counselling, and includes self-help resources. Wipro has Mitr to destigmatize help seeking and promote

mental wellbeing. inMobi, a mobile advertising technology unicorn, offers psychiatric tools through its partner Amaha for its employees.

Though much efforts are required in these complex technologies, a lot of complexities can arise, especially while adopting that technology on a regular basis. Kawakami et al. (2023) did a deep study to understand different levels on which there can be different adoption problems for these digital health tools. On organizational level, there are chances of misuse to increase corporate benefit, over reliance on technology instead of bringing in systemic changes, and creation of harmfully restrictive regulations etc. On an interpersonal level, problems like biased treatment from a manager, unlawful collection of data against the employees, and risk of data leakage that can harm the employee's professional life etc. are prevalent. Individually, employees can get unhelpful recommendations that can have zero impact on the overall working, and harm from misalignment between perceived wellbeing state and the actual one.

Development of these tools have definitely brought about huge changes in how organizations work, and how HR works to optimise the productivity of the employees. In the future, developing a more holistic understanding of the socio-ecological impacts that workers develop could help the organization to address the issues with the adoption of these tools. Understanding from the employees perspective and involving them in

mitigating the harms while developing these tools, would transform the entire scenario. In this data driven technological world, perhaps building more secure systems to assure the employees of their data would work better. The effort to understand work and create a better future for work prompts continuous digital and algorithm mediation and innovations. Cheon & Khovanskaya (2024) suggested some speculative designs with worker-centred technology designs like Safe Space Generator, Connection Bubbles, and Amazon "Z to A" that have the potential to shift power dynamics and change the trajectory of employee wellbeing. Employee Wellbeing stands as one of the essential aspects in modern Human Resources. Proper utilization of the digital technologies and health tools in the Industrial Revolution 4.0 to help and assure the employees in an organization is the first step towards building a productive and coherent workforce. To a great extent, these tools and interventions influence organizational culture, employee engagement and wellbeing, and thus can help HR to better understand and adapt with the employees and formulate the right solutions. With adaptation of AI and complex, nuanced revolutions, workplaces are set to transform into human centred safe spaces for the employees.

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Wired for Wellbeing

Inside the New World of Telemedicine and Wearable Health

National Finalist



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The healthcare sector is experiencing a tectonic change process, fuelled by technology, information, and consumer empowerment. HealthTech Horizons is the name of this continuing digital revolution—in which healthcare is no longer a service delivered to patients at periodic intervals, but an optionally tech-driven ecosystem. The idea of a doctor patient relationship that previously existed within the walls of the clinical setting has developed to an ongoing alliance that is now facilitated by telemedicine, wearables devices, AI analytics, and mobile apps.

It is a new nexus of healthcare and technology, with care moving to the consumer, however, in a new sense, as an active participant in their health journey.

Telemedicine into a Digitally Empowered Patient

Digital healthcare is a topic where the global pandemic was the catalyst. Telemedicine ceased to be an emergency fix to healthcare provision. The research conducted between 2023-2025 indicates that usage of telehealth continues to be 38 folds as it was before the pandemic, and

and patients and providers acknowledge the convenience and efficiency of telehealth.

Not only technological infrastructure is crucial to the success of telemedicine, but also behavioral acceptance. The modern health consumer is interested in being immediate, safe, and accessible. The introduction of virtual consultations, digital prescriptions, and AI chatbots with symptom triaging services has perfectly coincided with such priorities and have formed what behavioral scientists refer to as the expectation loop—where digital convenience sets the conditions of a routine utilisation. The attitude toward using digital-first is particularly common among millennials and the generation Z themselves, as these cohorts tend to use health apps in their everyday routines. These consumers are willing to see healthcare services reflect the experience of frictionless experiences offered by e-commerce or fintech services—straight up, easy-to-use, and customized.

Wearables and the Quantified Self Movement

Similar to the emergence of telemedicine is the spread of wearable health devices. What started with step trackers and calorie sensors is now an ecosystem of sophisticated biosensors to detect not only cardiac rhythm and oxygenated blood but also glucose in the blood and stress levels.

The application of wearables has led to the quantified self-movement - a strategy where quantifiable awareness of the self-promotes healthier living. Continuous data feedback makes health more of a proactive approach than a reactive one. Wearables have become a digital companion to patients with chronic conditions by providing alerts when the heartbeat is irregular or insulin levels change or even when the user may be tired of their activity.

Furthermore, wearables have been combined with telehealth platforms to form a network, through which physicians can track patients at a distance and make amendments. Medicine is not provided anymore; it is lived as a part of the every-day life.

However, other important questions are also brought up by this emerging reliance on data: what is the maximum amount of data, and who controls the ethical use thereof? With the growing data density of the health industry, it also has to be more privacy-conscious.

Knowing the Digital Health Consumer

The success of HealthTech requires the familiarity with the new trends of digital health consumerism. It is three main psychological tendencies that define these people:

- **Information power:** Customers are doing their research, comparing alternatives to wellness, and checking physician ratings over the internet before making a choice.
- **Personal agency:** Individuals demand products that allow them to exercise control - customizable applications, self-monitoring dashboards, and adaptive health plans.
- **Trust-as-a-service:** Trust is no longer about health care credentials but should be achieved by creating openness in the processing of data, fairness in the programs, and social evidence in the form of reviews or experts' approvals.

It has been observed by behavioral economists that this digital confidence frequently results in information optimism- citizens think they know more about health data than they really do. This offers both chance and challenge to both the marketers and providers either to reach these consumers in a responsible way or not to cause panic and misinformation.

HealthTech New-Age Marketing Strategies

The marketing of the traditional healthcare was based on the reputation of the institution and clinical credibility. Digital era requires something new, which is relationship marketing that is based on personalization, engagement, and transparency. The brands of Modern HealthTech utilize a combination of methods that combine digital analytics with behavioral insights:

- Campaigns that are data-personalized: AI-based segmentation enables companies to present data-specific content (mental wellness information or chronic diseases management, etc.).
- Gamification and behavioral nudges: Systems like challenges, streaks, or reward system to maintain healthy habits, which make users more likely to stick to the platform and comply with it.
- Influencer and expert partnership: Digital medical experts can use their voices to interpret complicated health matters into credible stories and connect the science and lifestyle divide.
- Cause-driven narratives: Missions focused on inclusivity, mental health, or preventive care are close to value-conscious and socially mindful groups.
- Community ecosystems: social media and online health groups promote peer-based learning and emotional bonding - essential agents of continued participation.

Notably, successful HealthTech marketing has ceased to be sales-based to be supportive- they need to position themselves as wellbeing partners as opposed to a medical commodity.

Data Ethics, Trust, and Human Element

With the advent of more digitization of healthcare, ethical transparency is the basis of trust. The processing of sensitive health information, genomic data, mental health indicators, wearable analytics requires a solid regulation and user

communication. When consumers feel that they are benefiting by sharing data and being emotionally safe, they are much more inclined to share.

Marketing stories of the future need to combine compassion and data, thus not only focusing on innovation, but also integrity. These changes in the definition of healthcare marketing also change the definition of the role of healthcare professionals. Physicians, therapists, and nurses now are the digital partners and are helping them with the data interpretation and digital literacy and preserving the impossible to substitute human touch.

Road Ahead - Predictive, personalised, and preventive Care

The next several years are bound to bring even more integration of technology and health. Artificial intelligence will allow finding diagnostics at the highest level of personalization, wearable ecosystems will forecast diseases before signs of illness, and platforms based on telehealth will combine virtual reality and allow conducting dialling into an immersive therapy session.

With this vision, HealthTech Horizons is not just about innovation but also about an emerging social contract of care that is data-enabled, affordable

and ethical. What is transforming in real is not the technology but the re-shaping of our behaviour, expectation, and relationship with wellbeing by the technology.

Health care in the future would not treat health conditions, it would rather predict, prevent, and customize them, individually to the consumer.

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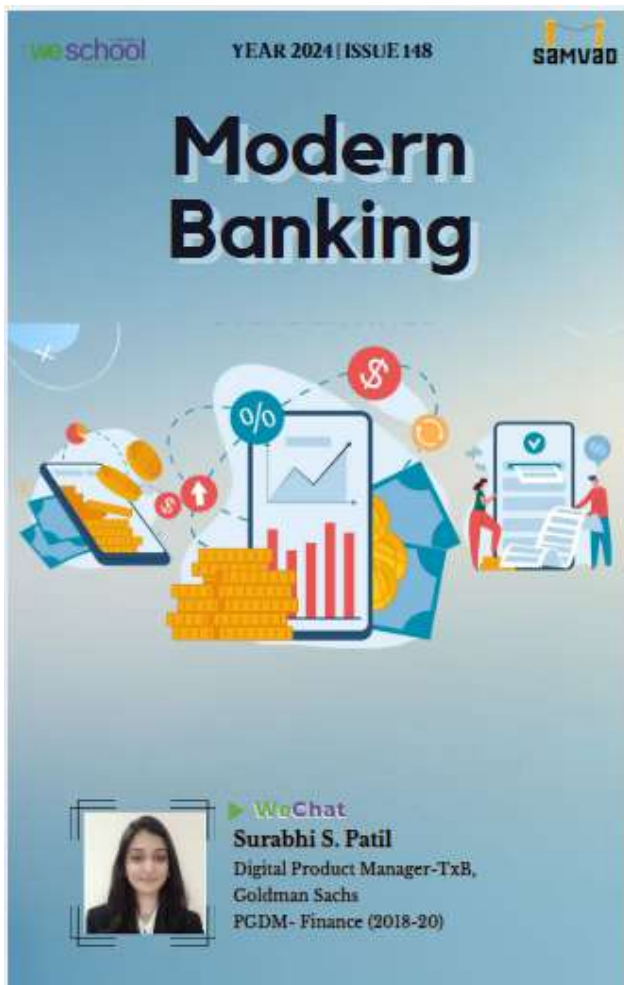
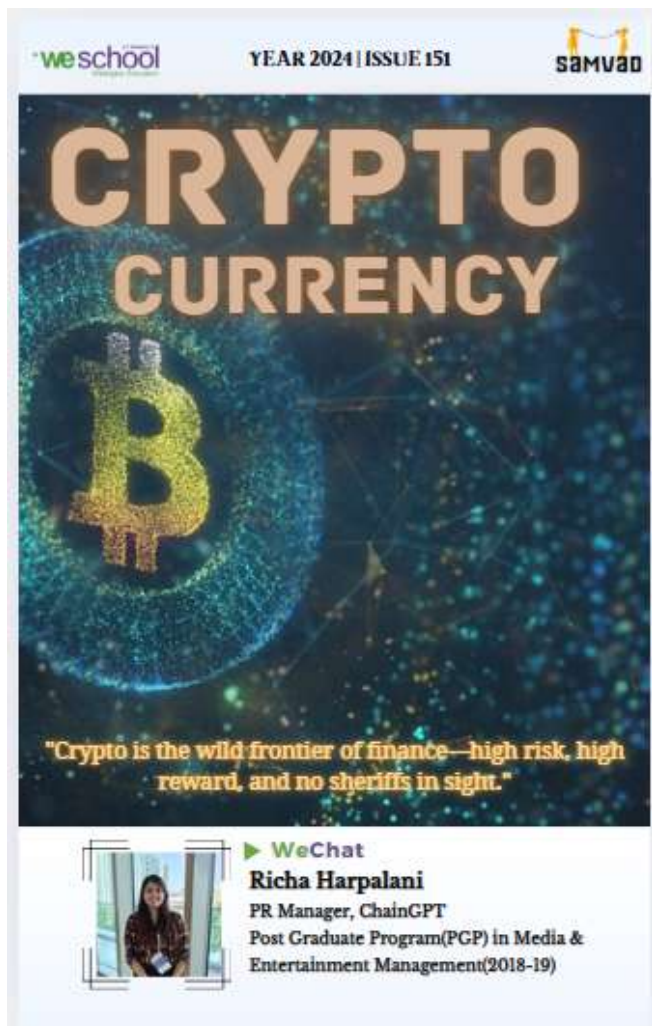
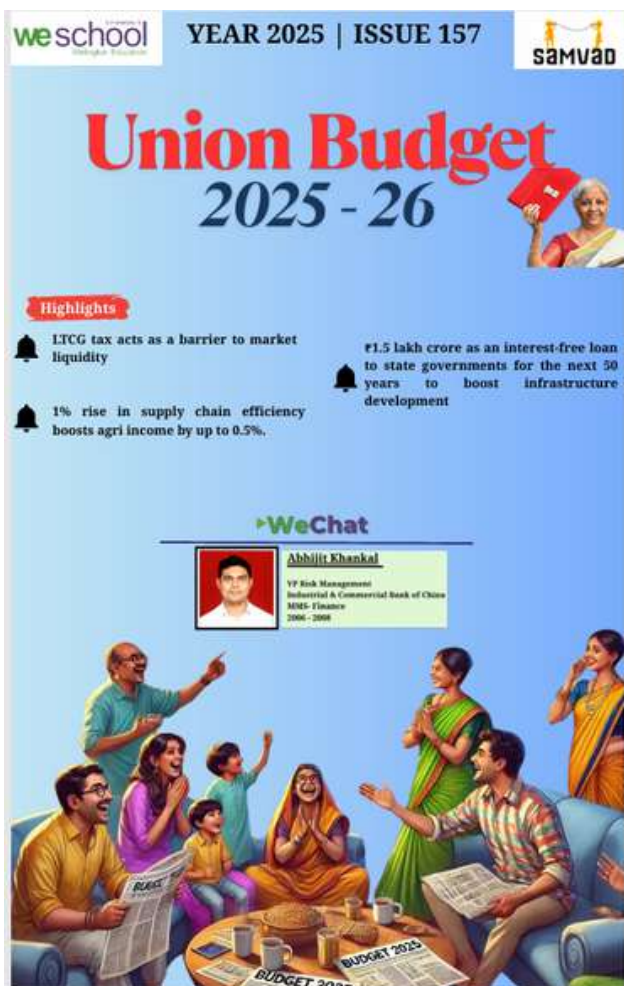
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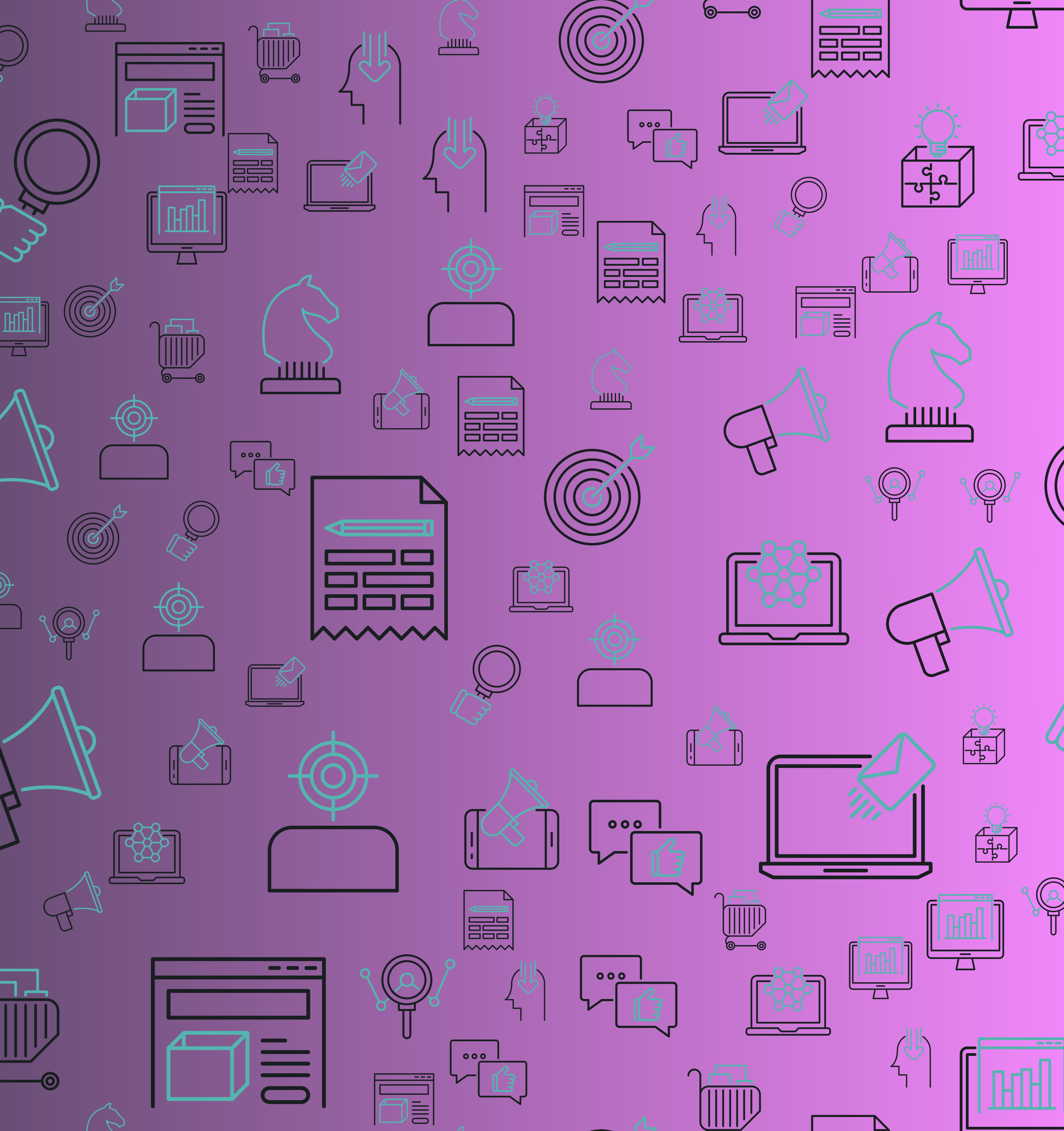


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