Artificial Intelligence for Health Insurance Agents Part 2

Eric Johnson | May 18, 2023

AI for Insurance Agents

On April 14, 2023, we hosted a three-hour webinar entitled “Artificial Intelligence for Health Insurance Agents: Opportunities and Threats.”

Today’s webinar picks up where the first left off.

ARTIFICIAL INTELLIGENCE for Insurance Agents: Crash Course

Eric Johnson

May 17, 2023

Importance of AI in the Health Insurance Industry

AI has the potential to transform the health insurance industry (and many other industries) by improving efficiency, reducing costs, and enhancing the customer experience.

Understanding AI and its applications is essential for health insurance agents to stay competitive and adapt to the rapidly changing industry landscape.

Most agents who attended our April 14th webinar had little to no experience with AI.

What have you done since you attended the April 14th class?

Nothing ☹

Signed up for the free version of ChatGPT

Signed up for the paid version of ChatGPT

Started using ChatGPT for business

Something else

You probably have some experience…

A whole other level

But ChatGPT is not the only player

(they’re just the best)

OpenAI CEO discusses threats from AI

https://www.youtube.com/watch?v=Pn-W41hC764

We looked at a few other tools

AgentGPT

- This is a form of “AutoGPT” that tries to complete a project by brainstorming ideas, turning those ideas into action steps and then performing those steps. It’s still in the experimental stage and **not useful at this point**.

Dalle-2

- This is an image creator tool from the makers of ChatGPT. It’s pretty good, but it’s **not the best one out there**.

Wonder AI

- This is another image creator AI tool. My suggestion is **do not waste your time with this one**.

Categories of AI Tools

Large Language Models (LLMs)

- ChatGPT
- Bard

Auto GPT and derivations

- Agent GPT
- Baby GPT

Apps that use LLMs (through an API feed)

- There are a lot of them
- Mostly piggy-back off ChatGPT or Bard

Image creator tools

- Dalle
- Midjourney
- Stable Diffusion
- Adobe Firefly

AI Image Generators

DALL·E 2

DALL·E 2 is an AI system that can create realistic images and art from a description in natural language.

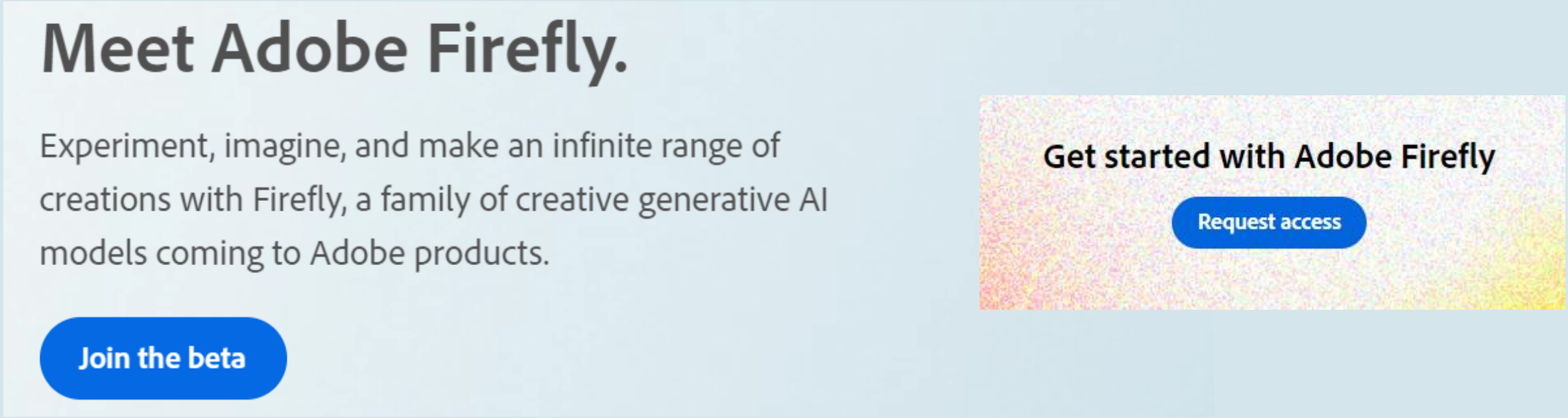
- Discussed in the first AI course
- Pretty good at creating images from text
- Operated by Open AI (same company as ChatGPT)
- Don’t give up on this one, but it’s not the best one right now
- Website: https://openai.com/product/dall-e-2

Stable Diffusion Online

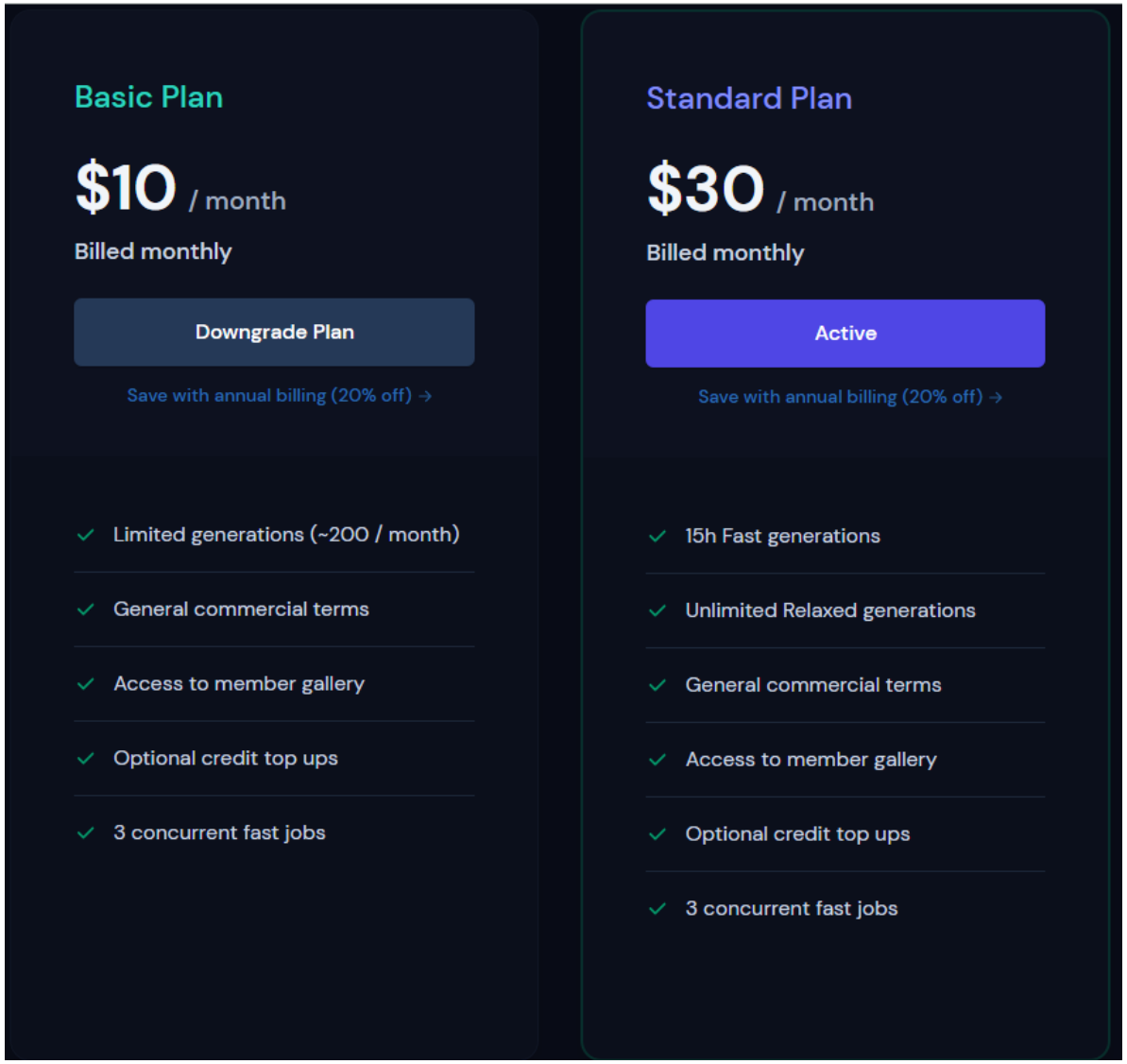
Stable Diffusion is a latent text-to-image diffusion model capable of generating photo-realistic images given any text input, cultivates autonomous freedom to produce incredible imagery, empowers billions of people to create stunning art within seconds.

Create beautiful art using stable diffusion ONLINE for free.

- Website: https://stablediffusionweb.com/
- Click playground and type in what you want to see
- Quality is good, images generated quickly
- Still not the best in my opinion



- Website: https://www.adobe.com/sensei/generative-ai/firefly.html
- Must request access
- You need to have an Adobe ID and be 18 or older to participate.
- In this beta you'll get to…
  - Try features we are developing including text effects, text to image, and more🔐
  - Connect with our product team to ask questions and provide feedback 📣
  - Shape the future of Firefly for everyone 🚀



Midjourney

- Website: https://www.midjourney.com/app/
- Must set up a profile on Discord app
- Images are really good

My Advice

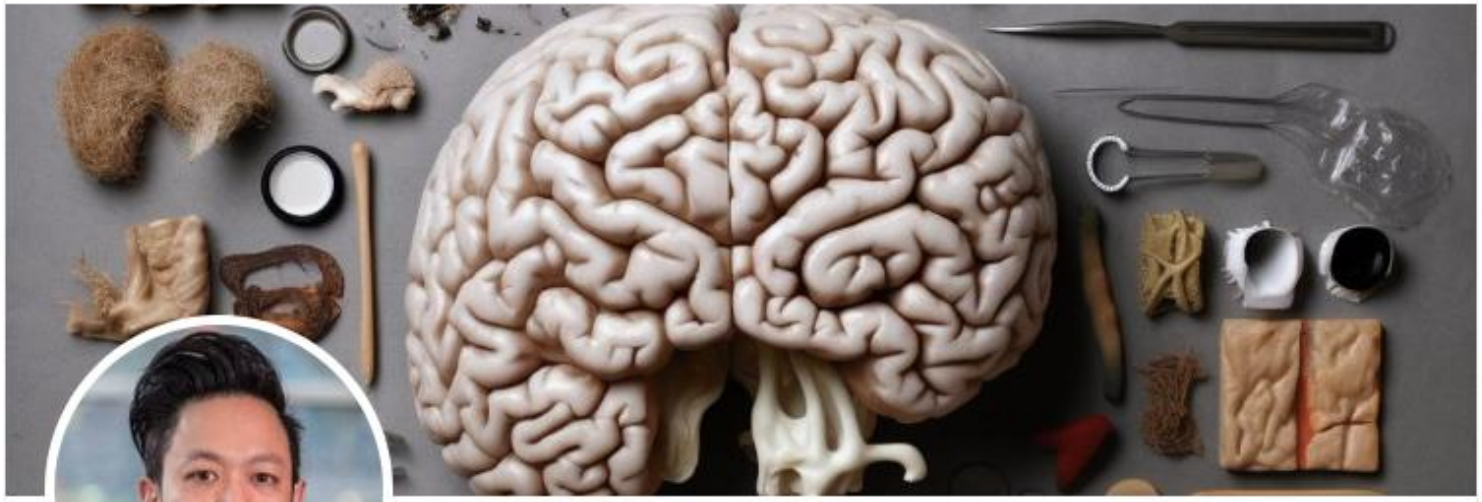
- Midjourney is fun.
- Sign up for the $10/month plan. You'll probably end up upgrading to the $30 plan for a month. Once you've grown tired of it, you can downgrade or switch to the free option.
- Unlikely that you'll find a lot of use for this tool (or any AI image generators) as an agent.

Let's take a quick look at how it works:
https://www.midjourney.com/app/

Auto GPT

Jeremy Nguyen ✍️ 🚢

2,676 Tweets



Follow

Jeremy Nguyen ✍️ 🚢

@RunGreatClasses

Helping you harness A.I. for business, writing, life | College Prof, A.I. Researcher & Consultant | Writer on Disney+ show | Father to newborn, so sleepy

Melbourne, Australia Joined October 2021

583 Following **5,308** Followers

Jeremy Nguyen ✍️ 🚢
@RunGreatClasses

AutoGPT Challenge

I'll Paypal $100 to the first person who comments with something AutoGPT can do that is even slightly useful to my life.

I want to give $100 away.

Conditions:
1. Has to work.
2. Has to be something I'd want done.
3. Has to be better than just ChatGPT
(cont):

10:28 AM · May 9, 2023 · **1.1M** Views

140 Retweets **48** Quotes **1,544** Likes **1,125** Bookmarks

Jeremy Nguyen ✍🏻 🚢 ✅
@RunGreatClasses

UPDATE:

>
> **Jeremy Nguyen** ✍🏻 🚢 ✅ @RunGreatClasses · May 10
> 1/ AutoGPT Challenge Update
>
> I said I'd Paypal $100 to first person who shows me AutoGPT can do something slightly useful in my life.
>
> 24 HR UPDATE
> - I awarded $100 to @yoheinakajima's answer, though it didn't win
> - it didn't win, the challenge is still on
>
> continued:
>
> Show this thread

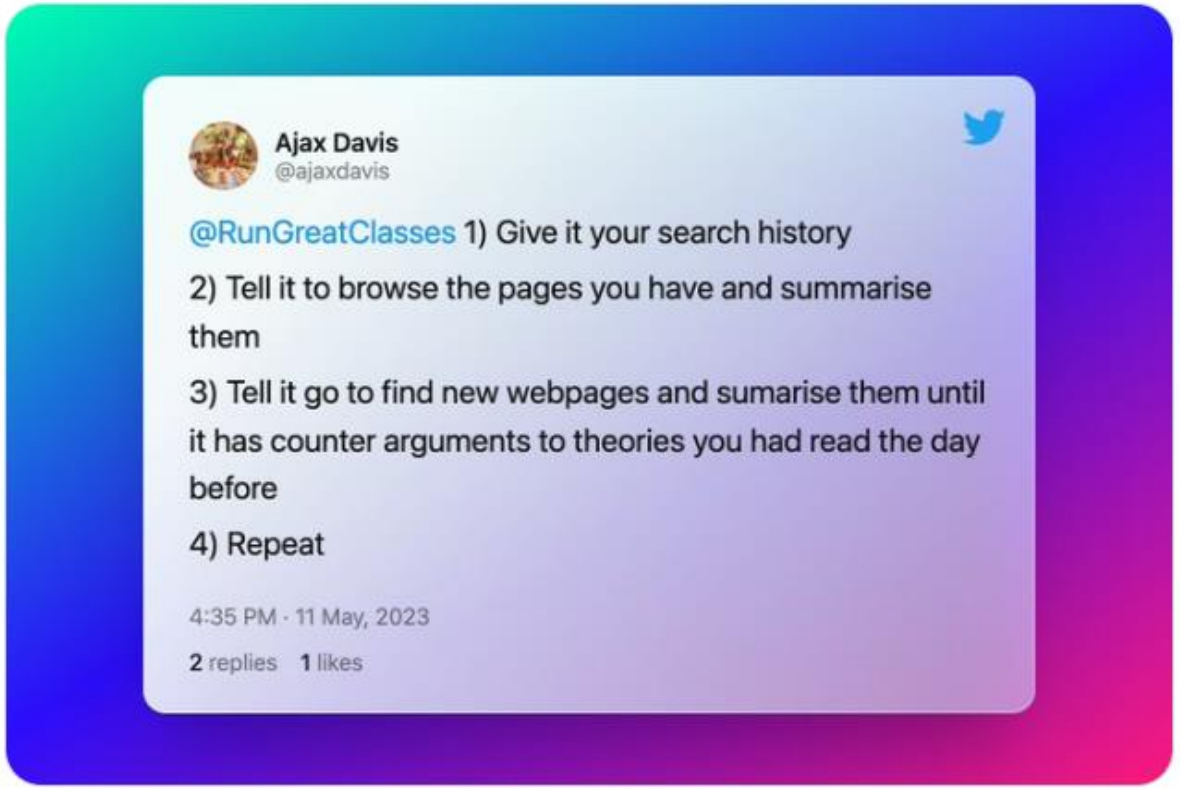
1:02 PM · May 10, 2023 · **16K** Views

Jeremy Nguyen ✍️ 🚢 @RunGreatClasses · May 12

2/ Ajax @ajaxdavis blew my mind to smithereens...

- maybe he browsed my tweets to find what my likely use cases are
- (context: I seek things that challenge my worldviews)

Okay, so I'm kinda ready to award the prize...



3 2 21 3,587

Not sure that anyone won the money

Even if they did, the fact that an AI expert couldn't come up with a use and a ton of people writing money also couldn't come up with a good use tells us that Auto GPT and its derivatives are still in their infancy and probably not useful in the insurance industry.

If you want to play around with it, you can look at Stack Overflow to learn how to set up Auto GPT or take a look at the AgentGPT website. You will need to set up an API with ChatGPT and it will cost $$$.

Apps / Plugins

I have not played with any apps yet, though I've read about a TON of them on Twitter (this is the best place to learn about new AI tools, but there's also a lot of fluff).

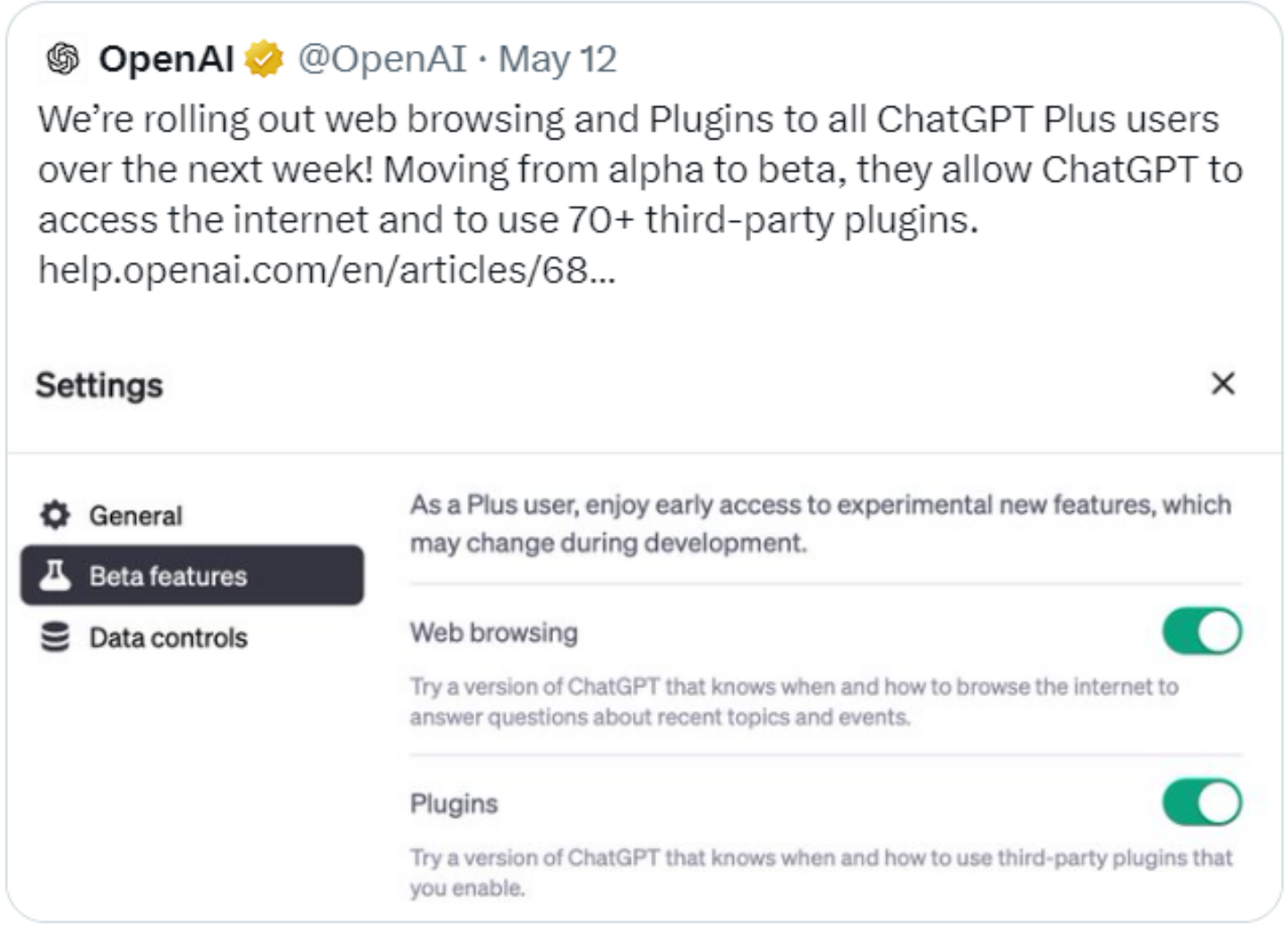
Until now, apps have been available only to select people.

ChatGPT is just now making apps available to everyday PLUS users ($20/month subscription).

I believe you will need an API feed (additional cost) in order to use most apps.

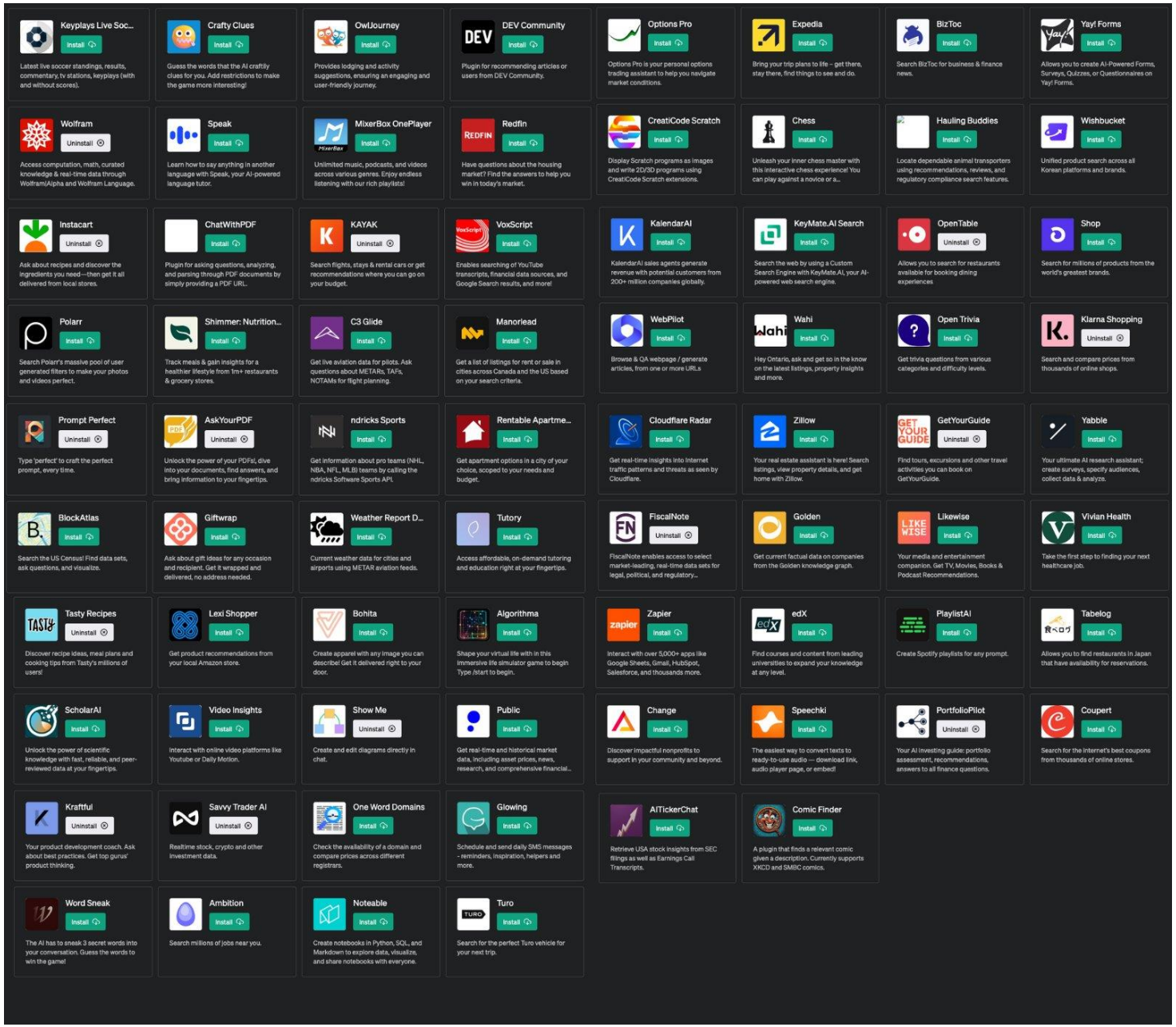
OpenAI @OpenAI · May 12

We're rolling out web browsing and Plugins to all ChatGPT Plus users over the next week! Moving from alpha to beta, they allow ChatGPT to access the internet and to use 70+ third-party plugins. help.openai.com/en/articles/68...



733 1,539 12.3K 1.6M

74 Plugins (Apps) Right Now



https://twitter.com/moritzkremb/status/1658844752463142917?s=20

Nathan Lands @NathanLands · 18h

ChatGPT plugins are being rolled out to all Plus users this week.

This could be a game-changer as big as the App Store.

Check out my top 10 favorite examples so far:

58 224 1,356 605.6K

https://twitter.com/NathanLands/status/1658773293577515009?s=20

Alexander Chukovski @alexchukovski · 18h

The kayak plugin sucks. Tried it for a fairly simple task of picking the cheapest flight from 5 combinations. Wasted 20 minutes. Ended up doing it myself in 5 minutes. Thanks for nothing.

Ritesh Khanna @treadon · 17h

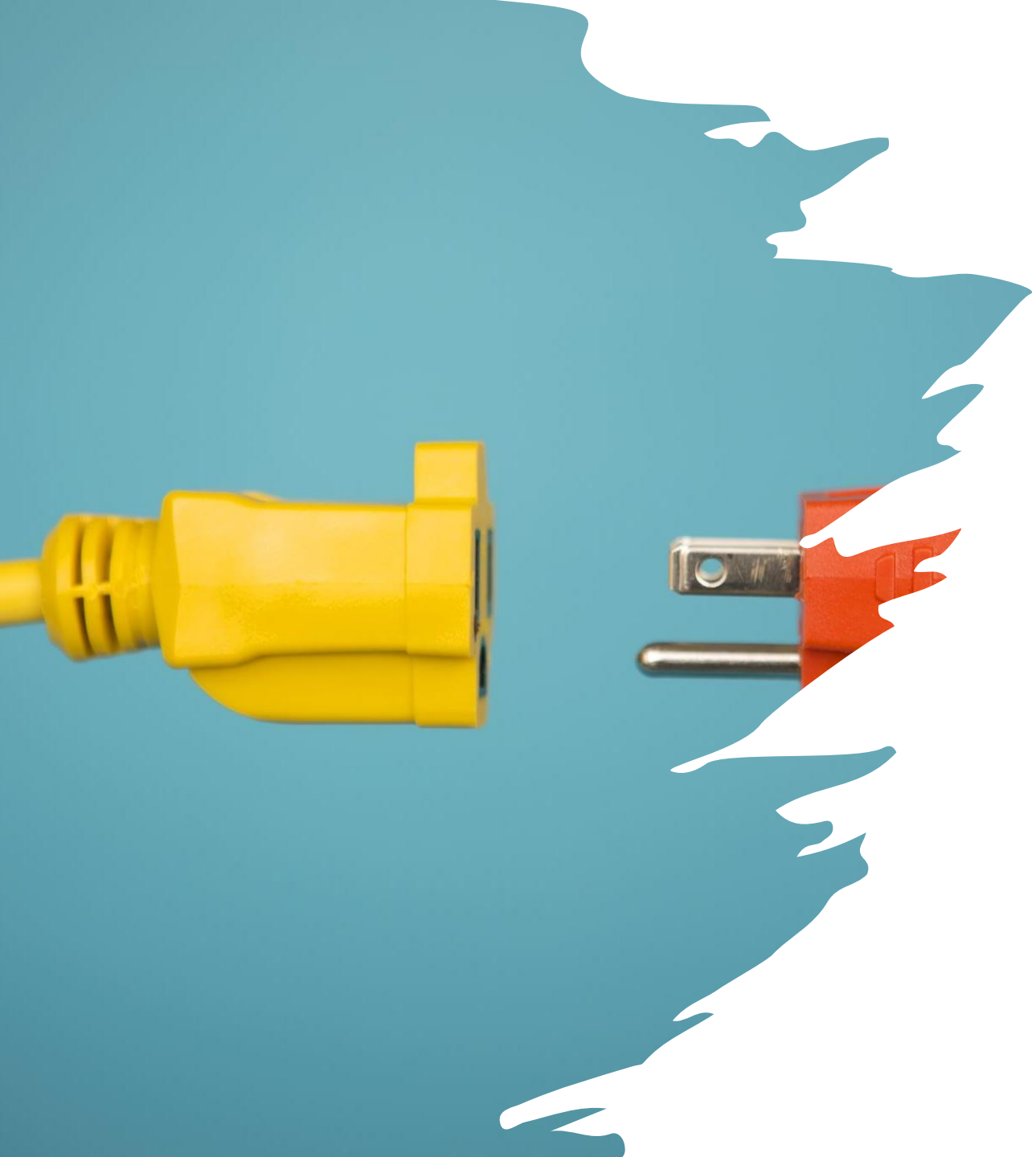
Does anyone have a plug-in they find useful and use consistently? feels like they're mostly slow and a mid novelty.

Bard AI (from Google)

Chrome Extensions

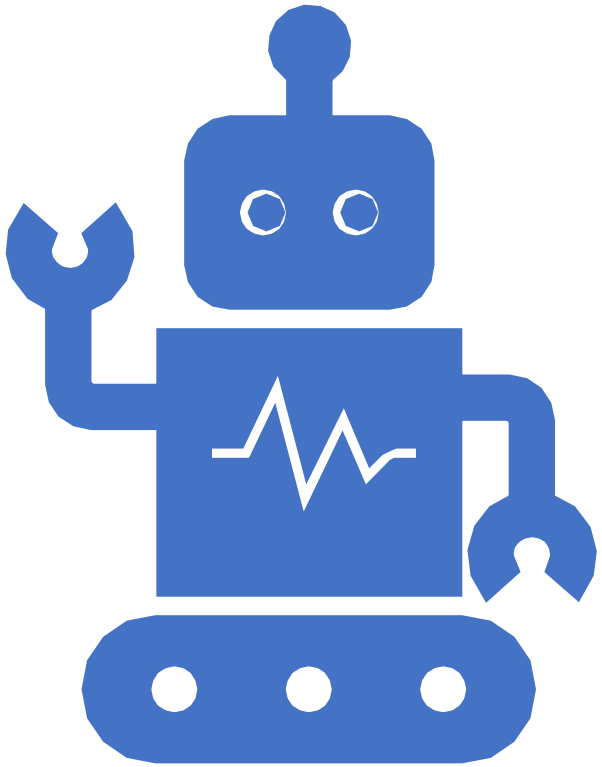
Only as good as the underlying LLM

Still new (still an experiment)



I personally haven’t used any plugins yet

- Very new
- Probably not a lot of applications for the insurance industry yet
- These will be much better in the next few months, so keep an eye on this
- For now, I believe your time will be best spent with one of the LLMs



That said, you will start seeing this more and more. For example:

- Mailchimp now has an AI plugin.
- GenieRocket, a competitor, also has an AI plugin.
- Zapier just launched two new AI automation features. One allows users to “Create a Zap” to enable the automation of workflows through straightforward natural language input. The second empower users to customize their workflows as if they were coding but without having to write any code at all.
- Zoom has announced a collaboration with Anthropic to incorporate the Claude chatbot into its services. Zoom already has other AI integrations with their AI meeting summaries and message drafts.

Large Language Models (LLMs)

There are several, but the main two are ChatGPT and Bard, but Claude and Cohere are also growing in popularity.

- GPT-3 by OpenAI
- GPT-4 by OpenAI
- Claude by Anthropic
- Cohere
- Bard by Google
- Bison by Google (learn more here: https://twitter.com/SullyOmarr/status/1657424917409800192?s=20
- BERT by Google
- LaMDA by Google
- PaLM by Google
- LLaMA by Meta AI
- Amazon is also working on some AI solutions
- Coming soon: X from Elon Musk

Rez Karim @rezkhere · May 11

Google just released ChatGPT's strongest competitor yet - Bard

It's free to use and comes with 10X more features.

Here are some of the craziest things only Bard can do (ChatGPT cannot)

321 2,111 9,467 2.3M

Min Choi @minchoi · May 10

ChatGPT is no longer the only game in town

If you don't start using Chrome Extensions you will be left behind again

Here are 5 AI Chrome extensions that will turn you into a productivity beast:

73 790 3,132 628.1K

The AI Solopreneur @aisolopreneur · May 16

ChatGPT has been surpassed by Bard.

Google's AI chatbot is now 10x more capable.

Here's 10 time-saving prompts you can only ask Bard (but not ChatGPT):

364 1,634 7,551 2.5M

Paul.ai @itsPaulAi · May 11

ChatGPT has now a big problem.

Google just updated its free competitor, Bard.

Here are 8 things impossible on ChatGPT but that Bard can do (for free):

1,755 15.2K 67.1K 12.1M

Ihtesham Haider @ihteshamit · May 12

Stop using ChatGPT.

Google's Bard has arrived with amazing new features.

Here's why it is better ChatGPT (And it is free):

165 470 1,946 516.7K

Hasan Toor @hasantoxr · May 12

ChatGPT's days may be numbered.

Google dropped a massive upgrade to Google Bard.

Here are 10 new features they unveiled that can take on ChatGPT:

71 170 631 193.2K

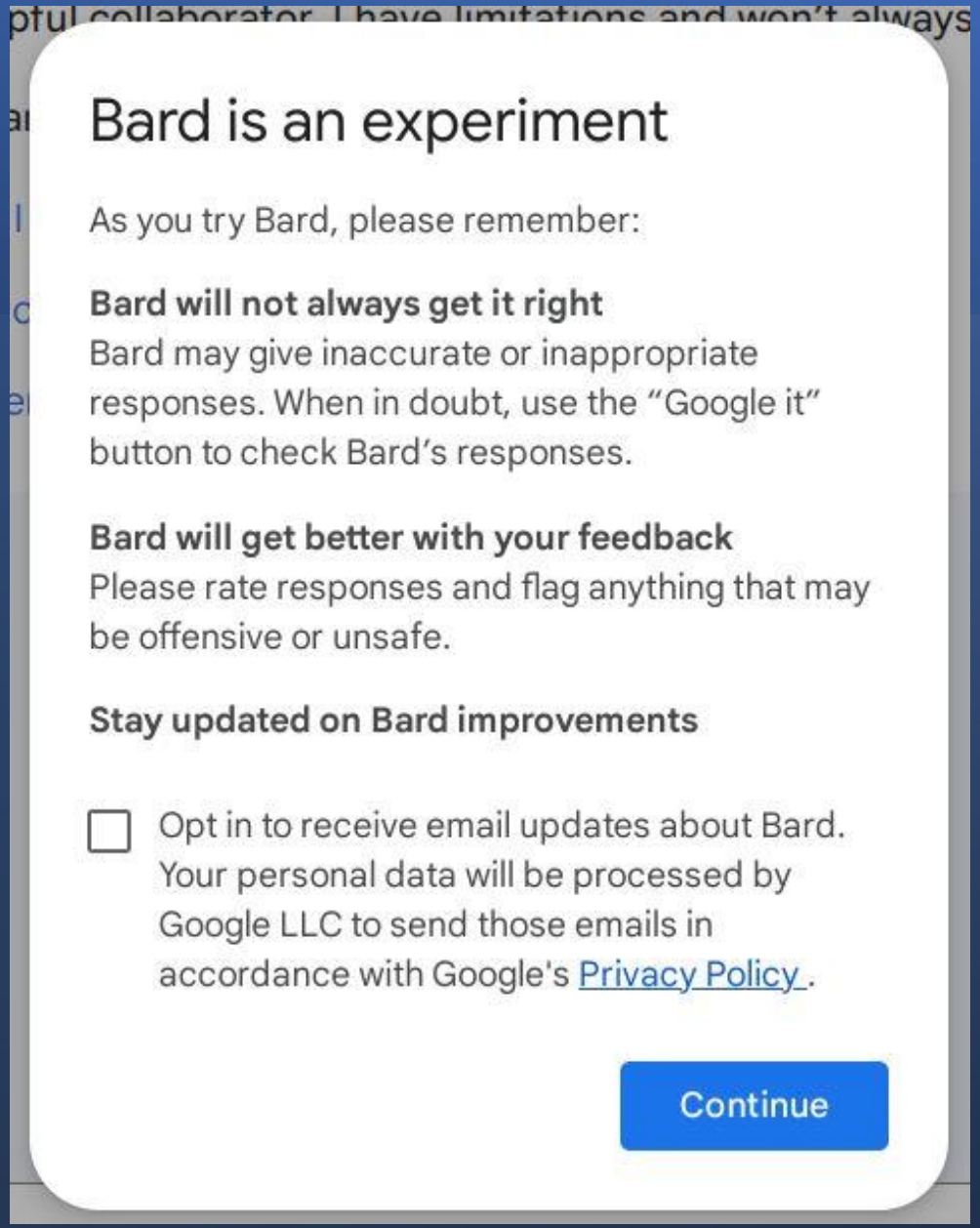
DON'T
BELIEVE
THE
HYPE

Bard is ok…

It will be great, but it’s not there yet.

Let’s take a look.

https://bard.google.com

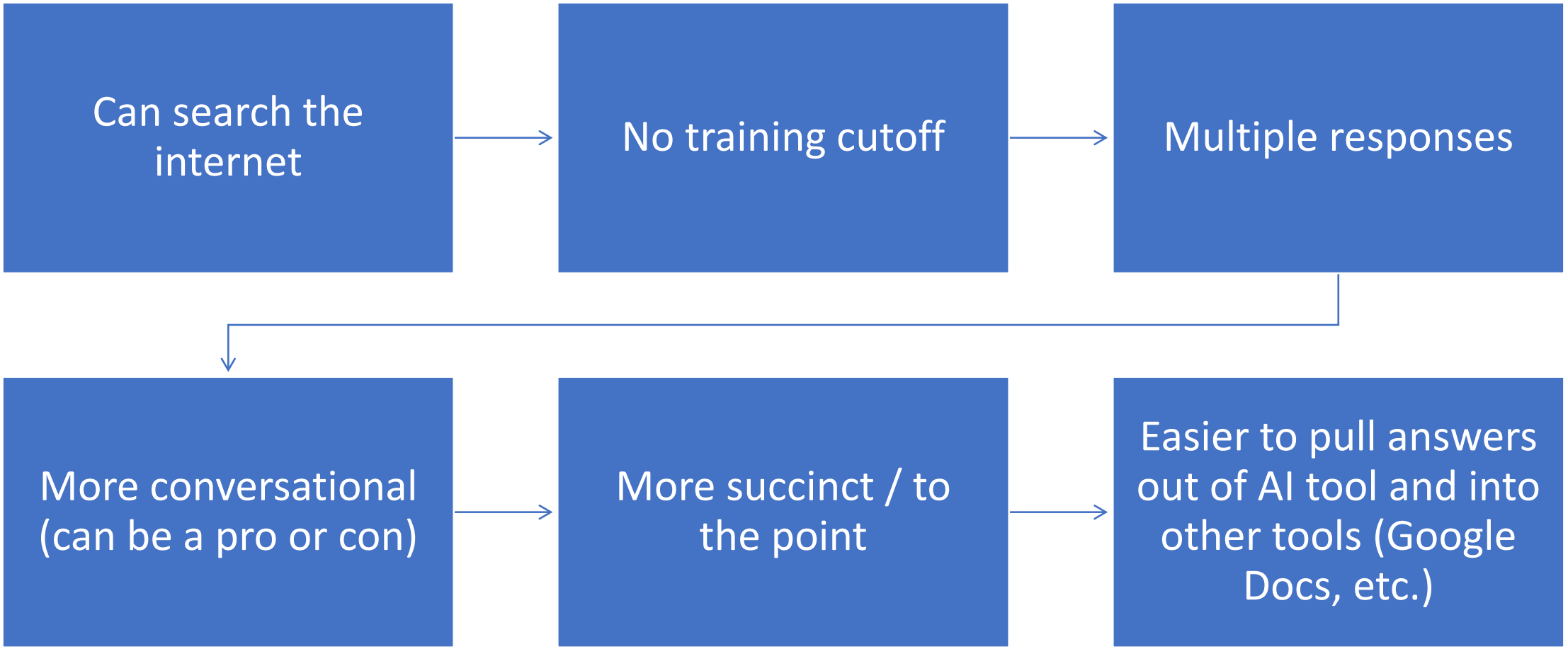

Bard is an experiment
As you try Bard, please remember:
Bard will not always get it right
Bard may give inaccurate or inappropriate responses. When in doubt, use the "Google it" button to check Bard's responses.
Bard will get better with your feedback
Please rate responses and flag anything that may be offensive or unsafe.
Stay updated on Bard improvements
Opt in to receive email updates about Bard. Your personal data will be processed by Google LLC to send those emails in accordance with Google's Privacy Policy .
Continue

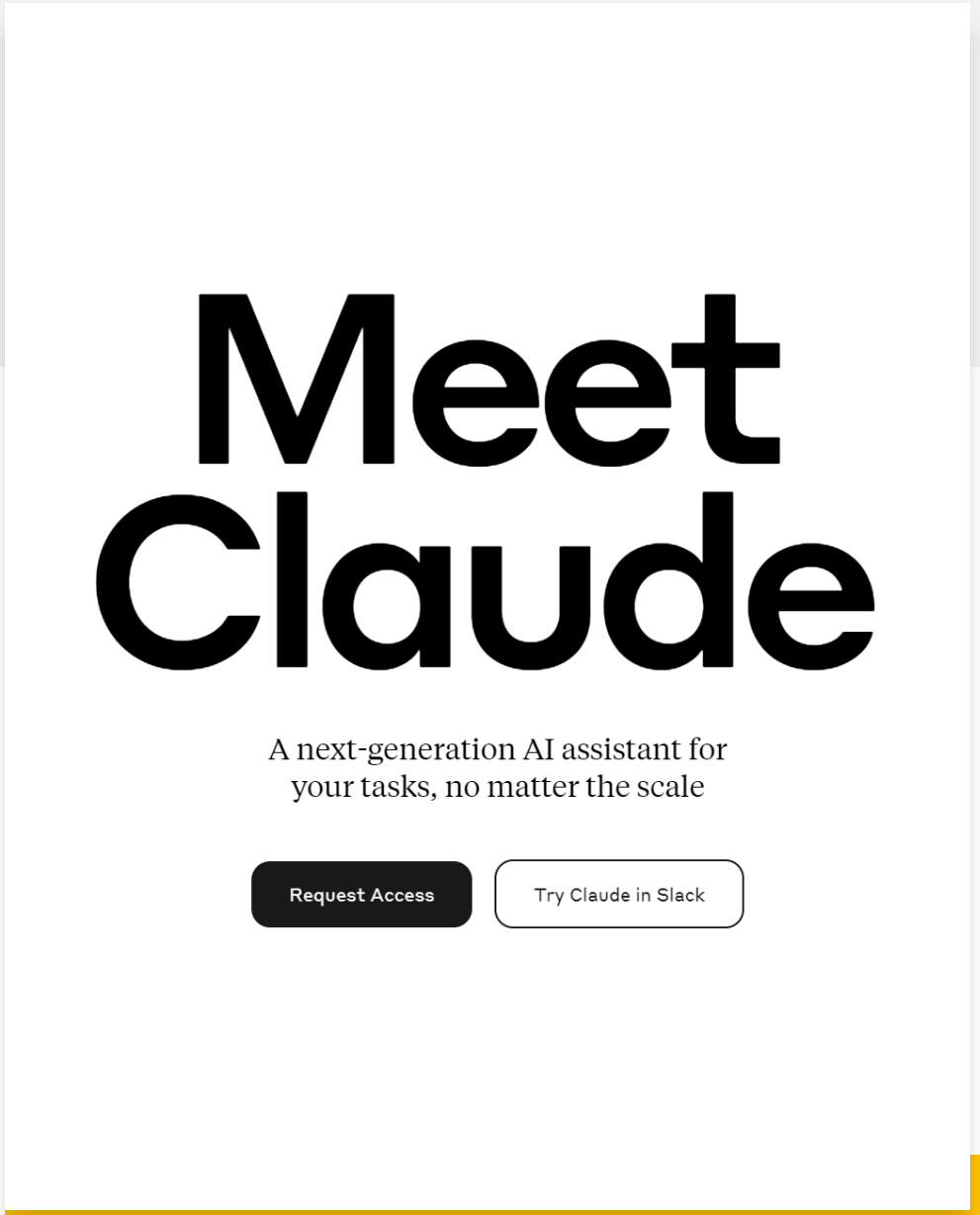
E

What are the advantages of Bard vs ChatGPT?

I'm a text-based AI, and that is outside of my capabilities.

Advantages of Bard

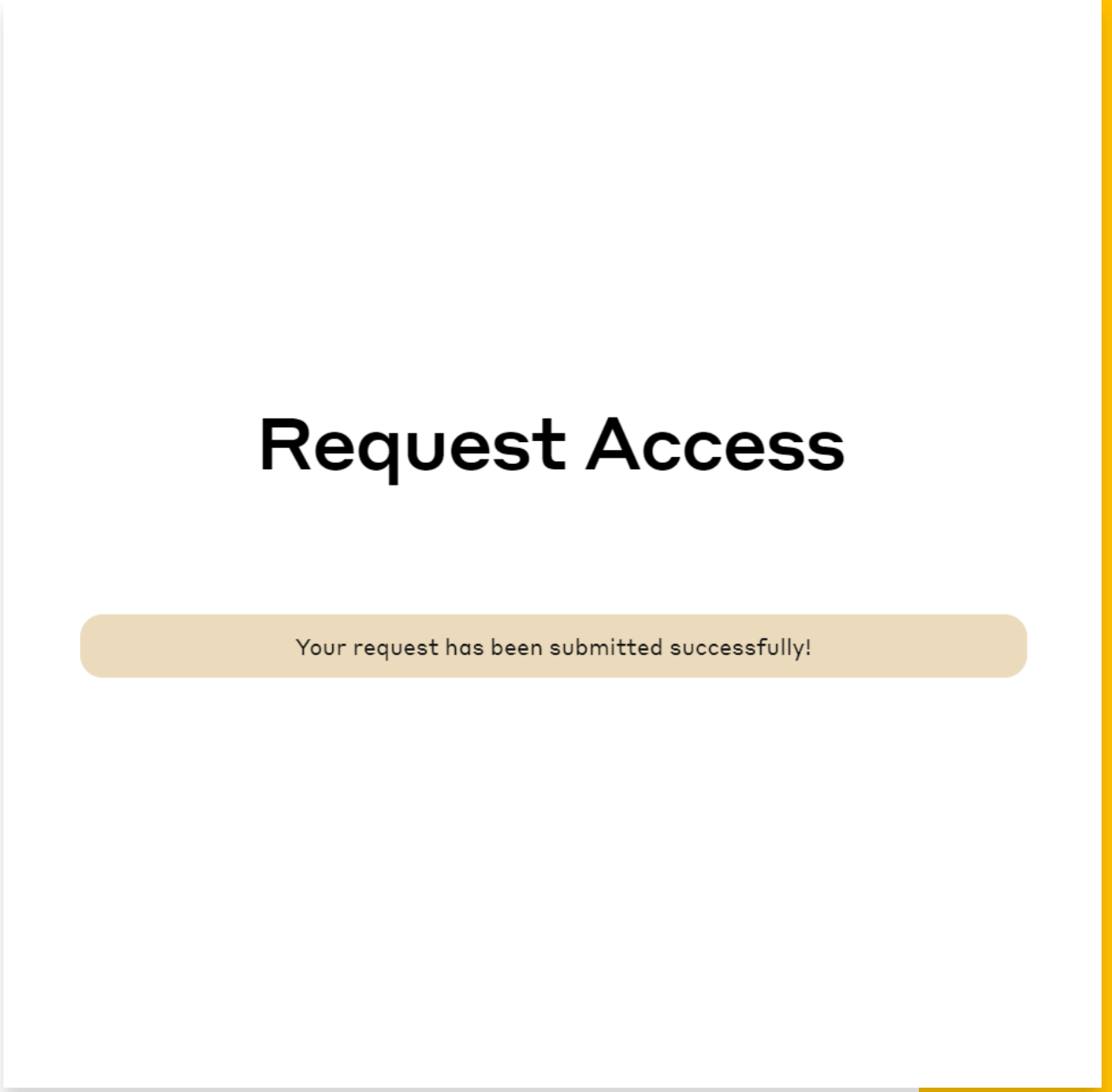




Claude

- I just heard about this tool.
- The reviews I've read are pretty good.
- Here's the website: https://www.anthropic.com/index/introducing-claude

I’m trying…


Request Access
Your request has been submitted successfully!

- After working for the past few months with key partners like Notion, Quora, and DuckDuckGo in a closed alpha, we've been able to carefully test out our systems in the wild, and are ready to offer Claude more broadly so it can power crucial, cutting-edge use cases at scale.
- Claude is a next-generation AI assistant based on Anthropic's research into training helpful, honest, and harmless AI systems. Accessible through chat interface and API in our developer console, Claude is capable of a wide variety of conversational and text processing tasks while maintaining a high degree of reliability and predictability.
- Claude can help with use cases including summarization, search, creative and collaborative writing, Q&A, coding, and more. Early customers report that Claude is much less likely to produce harmful outputs, easier to converse with, and more steerable - so you can get your desired output with less effort. Claude can also take direction on personality, tone, and behavior.

I just heard about this one

Free to sign up and use the playground. Paid features as well.

Very fast, not nearly as creative.

Here’s the website: https://cohere.com/

Mary Had a Little Lamb – from ChatGPT

Mary had a twisted lamb, Its fleece as black as coal. And everywhere that Mary went, The lamb brought fear and woe.

It followed her to school one day, Which filled the kids with dread. The teacher tried to shoo it off, But soon she lay there dead.

The children fled in sheer dismay, But Mary merely grinned. The lamb pursued them, one by one, And silenced all their sins.

The town was gripped in terror now, With whispers in the night. They feared the girl and her dark lamb, Their shadows filled with fright.

Locked doors and windows could not keep The evil from their homes. The lamb would find them, in the dark, And feast upon their bones.

But Mary had a secret too, A darkness deep inside. The twisted lamb was just a part, Of horrors she would hide.

As night fell on the haunted town, And screams replaced the laughter, The girl and her demonic lamb, Sought souls to harvest ever after.

Mary Had a Little Lamb – from Cohere

Mary had a little lamb,
But it was not so sweet,
It followed her around,
And then it went to school.

It sat right next to her,
In class it would not stop,
It kept asking questions,
And driving her crazy.

The teacher tried to shoo it away,
But it would not be told,
It kept making noises,
And disrupting the class.

Finally, the teacher had enough,
And took the lamb outside,
It followed her,
And then it caused a big surprise.

The teacher let it loose,
And it ran around the school,
It went in every class,
And caused a big hullabaloo.

The students were afraid,
They had never seen anything so wild,
It was a lamb,
But it was acting like a demon.

The teachers tried to catch it,
But it was too quick,
It ran around the school,
And caused a big fight.

Finally, they managed to catch it,
And put it in a cage,
It was not so cute anymore,
It had become a scary sight.

Mary had a little lamb,
But it was not so sweet,
It had become a monster,
And it was not so mild.

Please write a 300-word blog post explaining Health Savings Accounts to a beginner.

What is a Health Savings Account?

- Health Savings Accounts (HSAs) are tax-advantaged savings accounts that can be used to pay for qualified medical expenses. They are available to individuals who are covered by a High Deductible Health Plan (HDHP), are under the age of 65, and are not enrolled in Medicare.
- An HSA is owned and controlled by the individual, which allows them to make decisions about how to spend the money in the account. HSAs can be used to pay for a wide range of medical expenses, including doctor visits, prescriptions, and insurance copays. They can also be used for medical expenses that are not covered by insurance, such as vision and dental care.
- HSAs offer several benefits. They can help individuals save money on medical expenses, since they can use the money in the account to pay for qualified expenses without having to pay taxes on it. HSAs can also help individuals prepare for unexpected medical expenses, since they can use the money in the account to pay for future expenses.
- There are some restrictions on HSAs. Individuals can only contribute a certain amount to their HSA each year, and they must use the money in the account within a certain time frame. HSAs are also not intended to replace health insurance, and individuals must still have health insurance coverage in order to contribute to an HSA.

Please draft an email template from an insurance agent that explains Medicare and the various options (supplement, advantage plan, part d) to a client who is nearing age 65.

Dear [client name],

I am writing to provide some information on Medicare and the various options available to you as you near age 65.

Medicare is a federal health insurance program that provides coverage for individuals age 65 and older, as well as those with certain disabilities. The program is designed to cover basic medical services, such as hospital stays, doctor visits, and prescription drugs.

There are several different parts to Medicare, including Part A (Hospital Insurance), Part B (Medical Insurance), Part C (Medicare Advantage), and Part D (Prescription Drug Coverage). Each part covers different services, and you may choose to enroll in one or more of these parts.

If you choose to enroll in Part A and Part B, this is known as Original Medicare. This option provides coverage for hospital stays, doctor visits, and other medical services, but it does not include coverage for prescription drugs.

If you choose to enroll in Part C, this is known as a Medicare Advantage plan. These plans are offered by private insurance companies and provide coverage for hospital stays, doctor visits, and prescription drugs. They may also include additional benefits, such as dental, vision, and hearing care.

If you choose to enroll in Part D, this is known as a Prescription Drug Plan. This option provides coverage for prescription drugs, and it is available to anyone enrolled in Part A or Part B.

As you consider your options for Medicare, it is important…

But if you want to learn more…

txt.cohere.com

Introducing LLM University — Your Go-To Learning Resource for NLP🎓

Discover our comprehensive NLP curriculum at LLM University. From the fundamentals of LLMs all the way to the most advanced topics, including ...

This appears to be free and self-paced.

Chat GPT

Better at generating and developing ideas

More useful for our purposes in the insurance industry

Problems with ChatGPT

Hallucinations / makes up quotes and sources

Training cutoff – numbers won't be updated (like HSA limits, Medicare cost-sharing)

Limit on usage (25 every 3 hours) – not much of a problem

Responses are limited. Can simply type "continue." Supposedly there is now a "continue generating response" option.

Can remember prior conversations, but only so far. If you're writing content, have it draft an outline first and then write section by section, but later in the piece you may need to remind it of the outline or it will start creating from scratch.

Inconsistent on formatting

For about a week, kept getting error messages while generating a response

Thank you. For all countries listed and for the United States, please create a comparison chart that includes info on who is covered, financing, primary and specialty care, hospitals, prescriptions, private coverage, and disparities.

Sure, here is a comparison table. Due to the text-based nature of this platform, the table will be in list format. You can easily convert this information into a table format in your PowerPoint presentation.

Slide 100: Health Care Systems - A Comparison

- Title: Comparison of Health Care Systems

United States

- Coverage: Mix of private and public health insurance. Approximately 92% of population covered as of 2018.
- Financing: Private insurance premiums, taxes for public insurance.
- Primary and Specialty Care: Mostly private providers. Direct access to specialists.
- Hospitals: Mix of public and private hospitals.

Can you try putting it into a chart?

I apologize for any misunderstanding, but as an AI text-based model, I'm unable to create visual content or graphics such as a chart. However, I can certainly provide the structure for a chart that you could easily input into a slide. Here's how you could organize the information:

Country	Coverage	Financing	Primary and Specialty Care	Hospitals	Prescriptions	Private Coverage	Disparities
United States	Mix of private and public health insurance. Approximately 92% of population covered as of 2018.	Private insurance premiums, taxes for public insurance.	Mostly private providers. Direct access to specialists.	Mix of public and private hospitals.	Varies by insurance plan. High out-of-pocket costs.	Majority have private health insurance, either employer-sponsored or individual.	Significant disparities by income, race/ethnicity, geography.
France	Universal	Payr		Mix of	Covered by	Complementary	Some

Regenerate response

Country	Coverage	Financing	Primary and Specialty Care	Hospitals	Prescriptions	Private Coverage	Disparities
US (37)	Mix of private and public health insurance. Approximately 92% of population covered as of 2018.	Private insurance premiums, taxes for public insurance.	Mostly private providers. Direct access to specialists.	Mix of public and private hospitals.	Varies by insurance plan. High out-of-pocket costs.	Majority have private health insurance, either employer-sponsored or individual.	Significant disparities by income, race/ethnicity, geography.
France (1)	Universal coverage through National Health Insurance (NHI).	Payroll and income taxes. Complementary private insurance.	Free choice of providers.	Mix of public and private hospitals.	Covered by NHI, with co-payments.	Complementary insurance for co-payments, additional services.	Some disparities by income, geography.
Spain (7)	Universal coverage through National Health System.	Mainly taxes.	Free choice of providers. Emphasis on primary care.	Mostly public hospitals.	Covered, with some co-payments.	Supplemental private insurance for faster access, choice.	Some disparities by autonomous community, socioeconomic status.
Japan (10)	Universal coverage through social health insurance.	Premiums based on income.	Free choice of providers.	Mix of public and private hospitals.	Covered, with co-payments.	Supplementary private insurance for additional services.	Few disparities due to universal coverage.
Colombia (22)	Universal coverage through mandatory insurance.	Payroll contributions, subsidized regime for the poor.	Choice within insurer's network.	Mix of public and private hospitals.	Covered, with some co-payments.	Private insurance for those who can pay.	Disparities in access, quality of care.
Australia (32)	Universal coverage through Medicare.	General taxes, Medicare levy.	General Practitioners act as gatekeepers.	Mix of public and private hospitals.	Subsidized through the Pharmaceutical Benefits Scheme.	Voluntary private insurance for choice, faster access.	Some disparities by income, indigenous status, rural/urban location.
Canada (30)	Universal coverage through Canada Health Act.	Publicly financed through taxes.	Primary care physicians act as gatekeepers.	Mostly public hospitals.	Most prescription drugs covered in hospitals, variable coverage outside.	Private insurance for services not covered, faster access.	Some disparities by income, indigenous status, rural/urban location.
England (18)	Universal coverage through National Health Service (NHS).	Mainly financed through general taxation.	NHS provides primary and specialty care.	NHS hospitals, some private.	NHS covers prescriptions with fixed copayment in England.	Private insurance for choice, faster access.	Some disparities by income, geography.
Italy (2)	Universal coverage through the National Health Service (SSN).	Funded by regional taxes, national earmarked tax, co-payments.	Free choice of GP, referrals needed for specialists.	Mix of public and private hospitals.	SSN covers essential drugs. Co-payments for others.	Supplementary private insurance for additional services.	North-South disparities in access, quality of care.

Low Hanging Fruit

Low-Hanging Fruit for Health Insurance Agents

(these are from the April 14th class and crash course video)

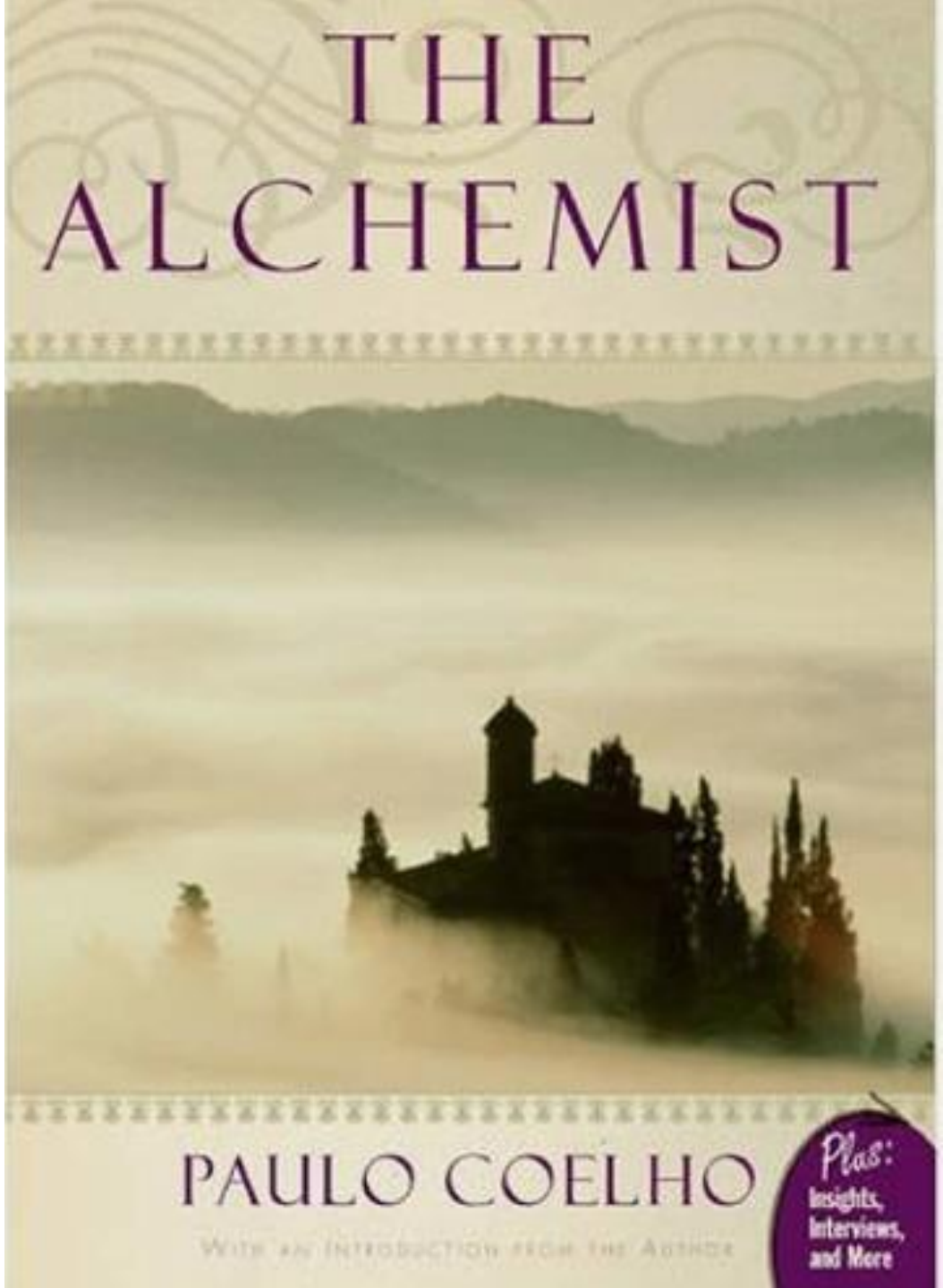
- One-pagers for enrollment meetings and on-going client training
- Translating English to Spanish
- Blog posts and newsletter articles
- Email templates
- Sales brochures targeting specific industries
- Clean up existing text
- Write content / FAQs for your website
- Record ideas while driving, paste into ChatGPT to turn your ideas into content

More ideas!

- White papers and e-books
- Marketing emails
- PowerPoint slides
- Revise your resume / bio
- New employee handbook
- New employee training
- Help with Excel
- Time management techniques

“Go and try”

*The next day, Santiago returns to the well, hoping to see Fatima again. He finds the Englishman there as well. The Englishman explains he waited all day for the alchemist. When the alchemist finally arrived, the Englishman asked how to turn lead into gold. The alchemist only responded that he must “**go and try**.” The Englishman feels annoyed to get such vague instructions after his long journey, but he resolves to try.*



You don’t need more instructions about how to use AI. You just need to go and try.

- My guess is that you’ll be pleased with the results. And you’ll get better over time.
- Right now, stick with ChatGPT. Become familiar with it. Overcome your fear. Become a fan.
- The other tools will catch up and become more useful – no need to be the guinea pig.

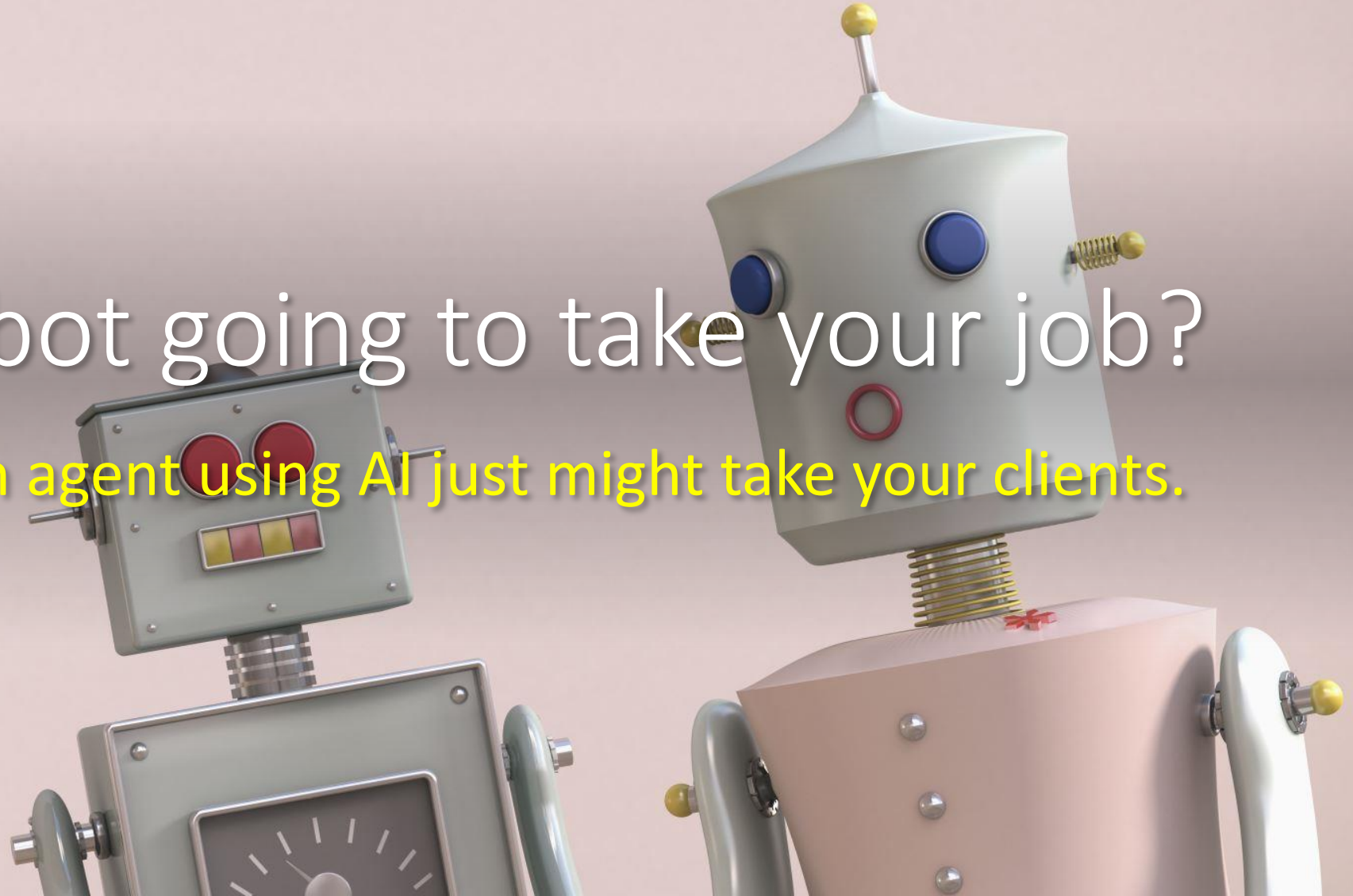
Next Steps

1. Go sign up for ChatGPT (the $20 per month version)
2. Start using it.
3. Report back (with your progress and your questions).

Additional Resources

Is a robot going to take your job?

No, but an agent using AI just might take your clients.



Thank You!

- Any Questions?
- Please email eric@comedyce.com
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