



CASE STUDY

MyPhysio

Fixing admin and billing at the root: where it stands, the plan, and what it needs.

Prepared for



Proposal for discussion · October 2026



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Case study: MyPhysio

How the admin and billing work runs today.



MyPhysio at a glance

A growing physiotherapy business, paid mostly through insurers.



6 branches

with two more on the way



**~60% of
revenue**

*from AIA group medical
cover of large employers*



**~2,150 AIA
invoices**

*a month on average in
2026, peaking at 2,694 in
July*



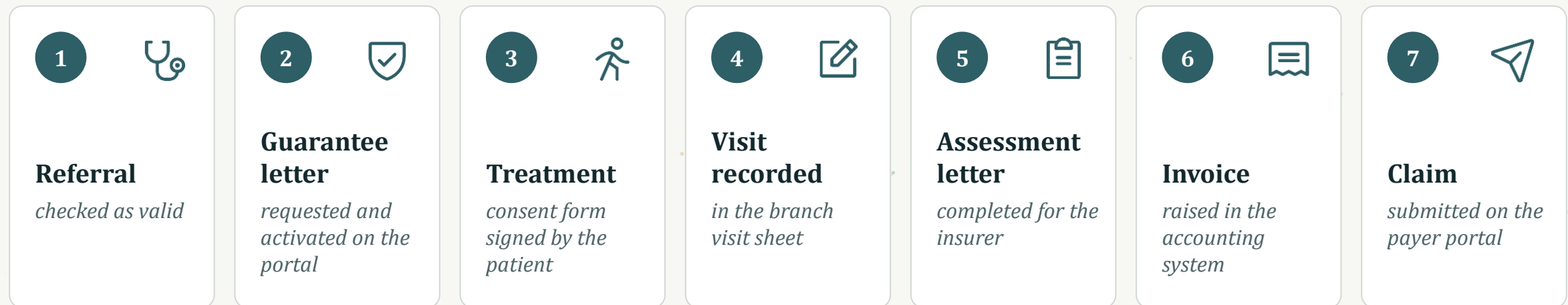
**One portal
per payer**

*every insurer and TPA has
its own portal and
paperwork*



One patient visit, start to finish

Every insured visit runs through the same chain of paperwork.



~2,500

AIA visit folders a month,
July to September 2026

× 3 to 6

documents in
each folder

= 7,500–15,000

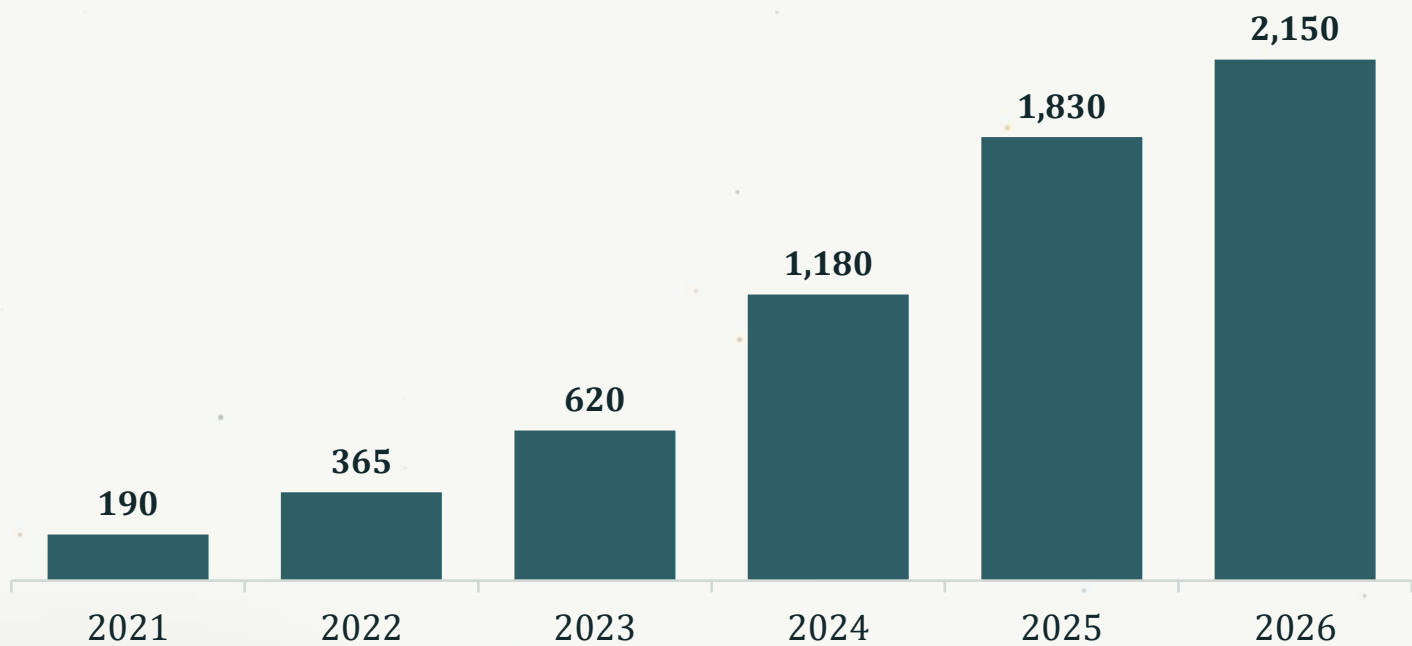
documents saved by hand every month: one roughly every minute of the
working day



Growth outran the way we work

Volume grew more than tenfold. The process stayed the same.

AIA INVOICES PER MONTH, YEARLY AVERAGE



11×

more AIA invoices a month than in 2021

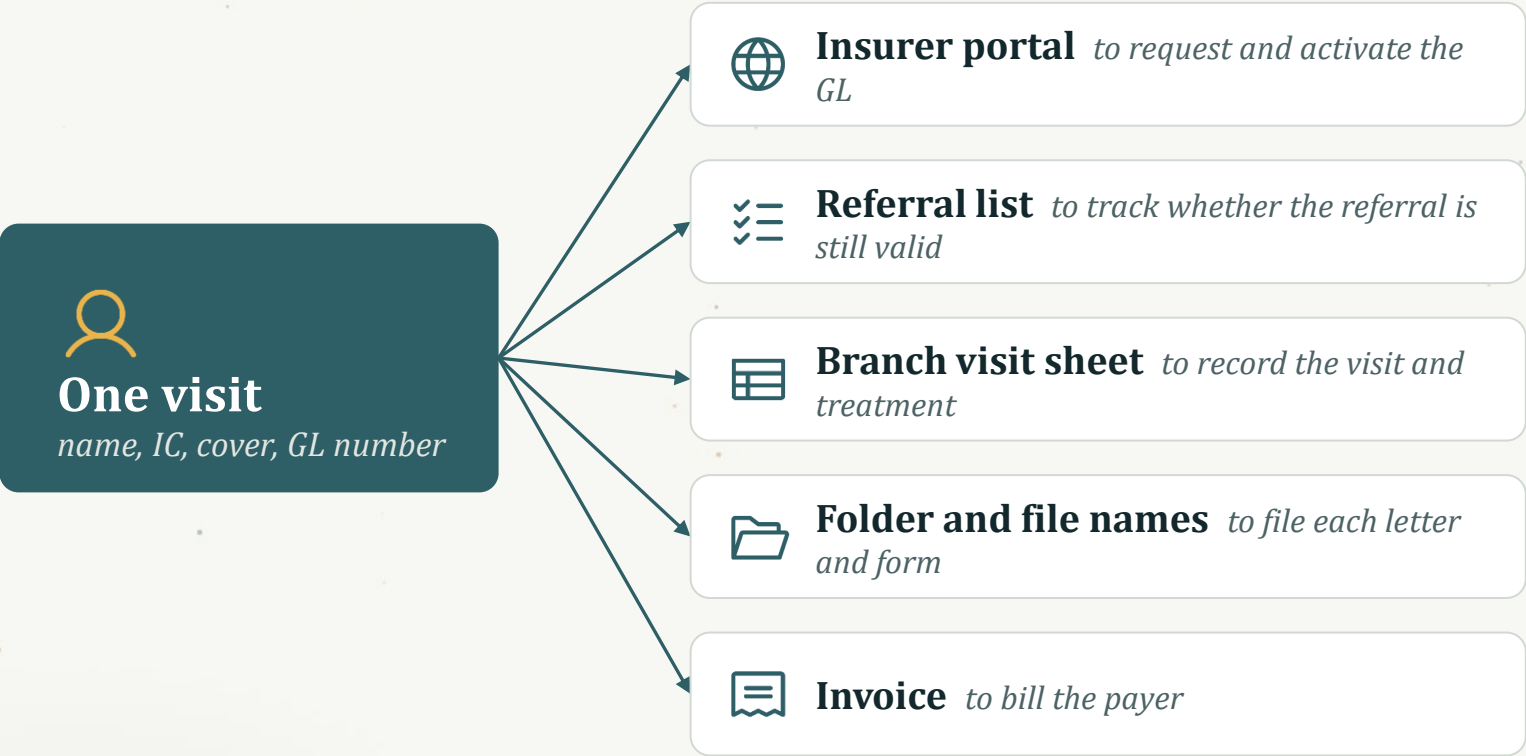
The same manual steps now need more people and leave a longer backlog.

Example: signed consent forms from visits on 19–20 August were only filed on 6 October.



The same details, typed again and again

One visit's patient and cover details are keyed in up to five times.



WHAT IT COSTS

Time

Staff time spent re-entering details that already exist somewhere else.

Mismatches

A small typing difference makes one patient look like two. 33 such mismatches were found in the current visit records.

Held claims

A claim cannot go out until every copy agrees.



The MTH team stepped in

Since August, Farid, Mohamad and Hakimi have built tools now in daily use.



Scanning that files itself

Bulk scans are split by patient and filed automatically.

4,500+ pages, 22 Sep to 8 Oct



Assessment letters, generated

Letters are prepared from the visit records for checking.

294 letters in four days



Invoices straight to accounts

Invoices are created and filed in one run for AIA, PMCare and MiCare.

Live since mid-September



Referral website

One place to check whether a referral is still valid.

2,300+ active referrals tracked

LETTER TURNAROUND

11.5 → 0.7
days

typical time from visit to filed letter, July against September

Built fast, in a crisis, on top of the existing spreadsheets and folders. They work, but they inherit the same weak foundations.





The plan for MyPhysio

From quick fixes to one platform.



Fixing the root causes, not the symptoms

The quick fixes worked. Now we fix what sits underneath them.

ROOT CAUSE

HOW WE TACKLE IT

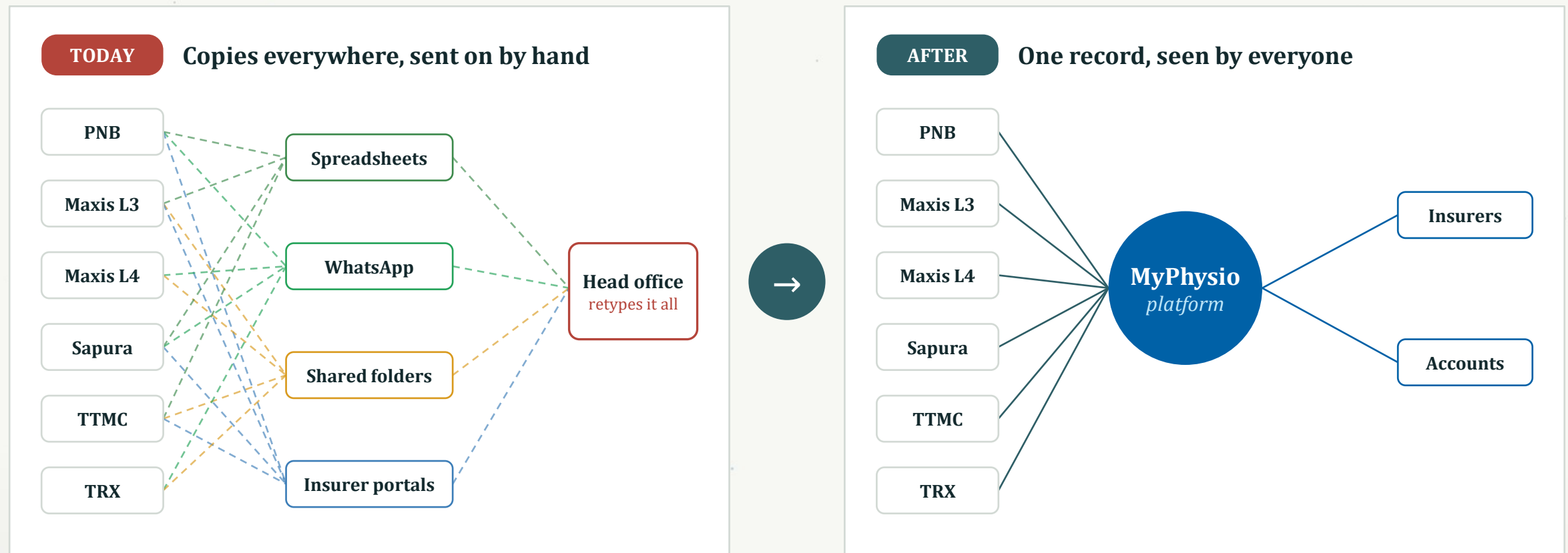


Built to industry standards. Proper system design, clean connections to the tools we use, and good DevOps practice: version control, testing, safe releases and backups. Built with AI coding agents.



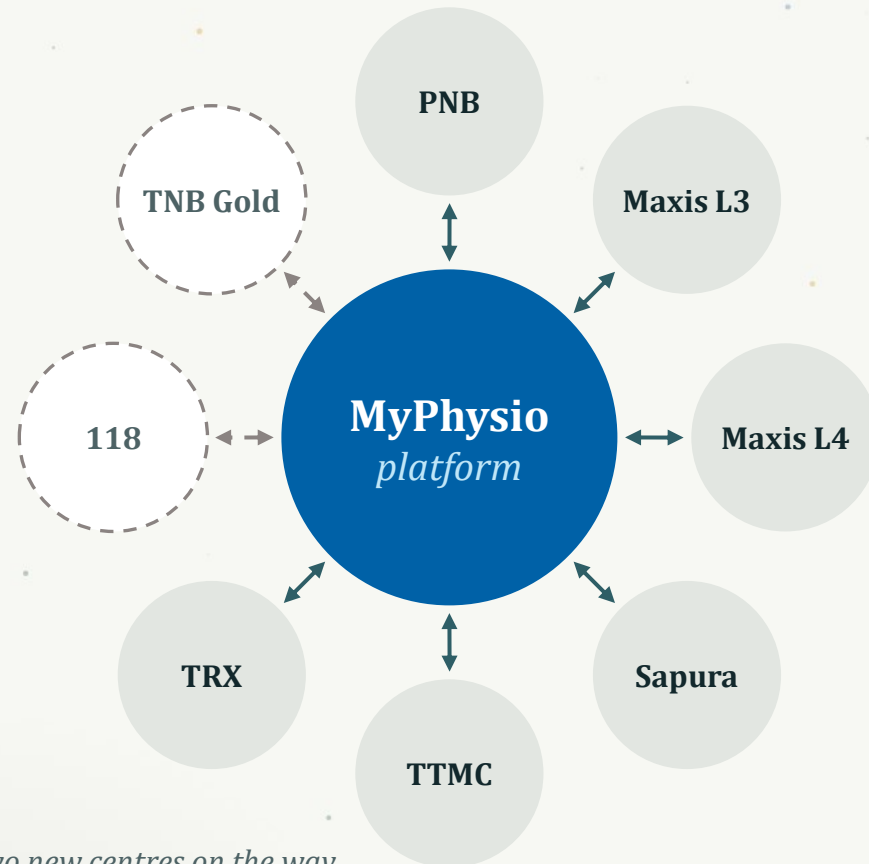
From scattered copies to one shared record

Today work moves between files before head office can bill it. After, every branch works in one place.



A wheel-and-spoke model

One central command centre. Every branch is a spoke feeding one platform.



Dashed: the two new centres on the way.



Branches feed the centre

Each branch enters its work on screen. It reaches the centre straight away: no copies, no sending files.



The centre sees everything

One record of every patient, visit, letter and invoice, with live views of every branch.



Claims go out from the centre

Invoices and claim packs are prepared centrally for the insurers and the accounts.



New centres plug straight in

118 and TNB Gold start on the platform from day one.



How we build it: foundations first

Infrastructure, then the database, then the modules on top, one at a time.

3 · Modules

What staff use every day, added one at a time



Each module goes live and proves itself before the next one starts.

2 · Database

One record per patient, visit, letter and invoice



1 · Infrastructure

A secure home for the system, with backups



First module live: patient scheduling

The system books, checks and repairs. Staff confirm every booking.

HOW A BOOKING IS MATCHED

1



Patient to therapist

Usual physiotherapist where possible · qualified for the treatment · gender preference · fair workload



2



To an open room

Room free at that time · right equipment for the treatment



3



To a date and time

Therapist on shift · room free · referral and guarantee letter still valid · patient's preferred times · the visit frequency the doctor set

WHAT IT DOES



Books follow-ups automatically

Each request matched to the usual physio and times.



Repairs the diary

Sick days and cancellations re-planned in seconds.



Spots problems early

Expiring letters, unclaimable visits, likely no-shows.



Learns over time

Preferred therapists and times, real session lengths.



AI assistant, an add-on. It reads a patient's WhatsApp request and fills in the booking, so staff stop retyping. Patient names stay on our server. The same AI assistant then serves every module after it.

Live at PNB, week 7



How we roll it out

One module at a time, piloted at PNB, with today's systems kept running alongside.



Repeated for every module.

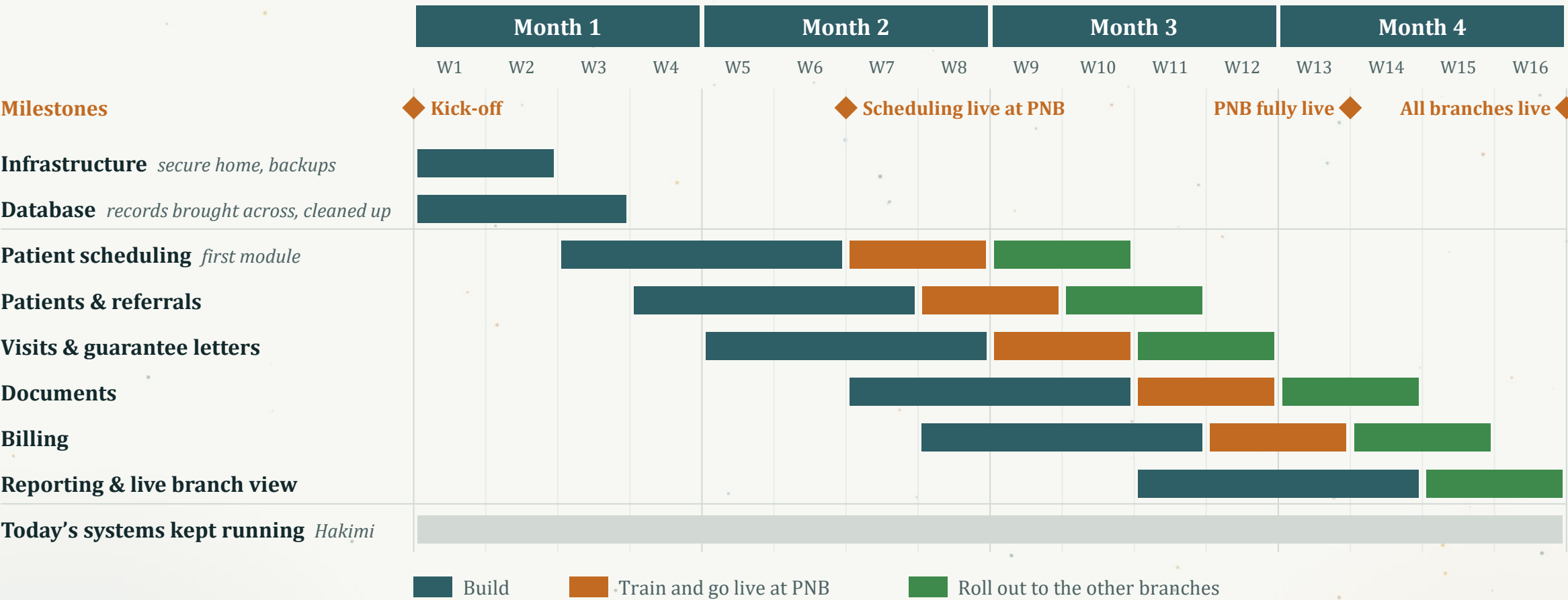


Today's systems keep running the whole time

Hakimi looks after the current MyPhysio systems while the new platform is built, so nothing breaks and the backlog does not come back. Each old spreadsheet is retired only once nobody needs it.

Four months from kick-off

Admin, billing and patient scheduling across all branches, piloted at PNB first.



Built with AI coding agents, so modules are built in parallel. A detailed Microsoft Project work programme follows once the technical side is firmed up with the team.



Who does what

A small team, a clear owner, and the current systems kept safe.



**Farid and
Mohamad**

Astrea

Design and build the platform, and take it live module by module.



Damia

Owner at MyPhysio

Decides what “done” means for each module and leads the PNB pilot.



Hakimi

Current systems

Keeps today’s MyPhysio systems running while the new platform is built.



Branch staff

PNB first, then all

Time for training, and for using each module in the pilot.



**Tools and
hosting**

**Running the
platform**

Secure hosting, backups, and the AI coding agents used to build it.

The costs follow on the next slide.



Resources needed

A small running cost. The laptops are already in place.

	MONTHLY	YEARLY
Astrea	RM2,099	RM25,185
 Sandbox server Hostinger KVM 8	RM243	RM2,910
 AI coding agents, two seats Claude Max 20×	RM1,636	RM19,637
 Secure access, two users Tailscale Premium	RM147	RM1,767
 Code repository, two seats GitHub Team	RM33	RM393
 Domain (.ai) Hostinger	RM40	RM478
 Password manager, off-site backup Open source · Backblaze B2	RM0	RM0
MyPhysio	RM150	RM1,799
 Live server Hostinger KVM 4	RM144	RM1,722
 Off-site backup Backblaze B2	RM6	RM76
Total	RM2,249	RM26,984

MTH owns everything Astrea builds

The code, the systems and the data all belong to MTH Group, not to any vendor or individual.

Why our existing AI accounts

Our coding agents already know how we work and what we have built. A new account would mean setting all of that up again.

Data stays with its owner

Nothing goes into an entity's systems without the owner's agreement. Access is granted entity by entity.





Astrea

An in-house AI and automation lab.



Why now

A lot of work across the Group and its Investments is still done by hand.

TODAY



Searching for files and documents



Retyping data into Excel



Building reports manually

NOW

AI and automation tools are now good enough, and affordable enough, to change that.



Good enough *for everyday work*



Affordable enough *for a small team*



A thinking partner *for ideation and brainstorming*

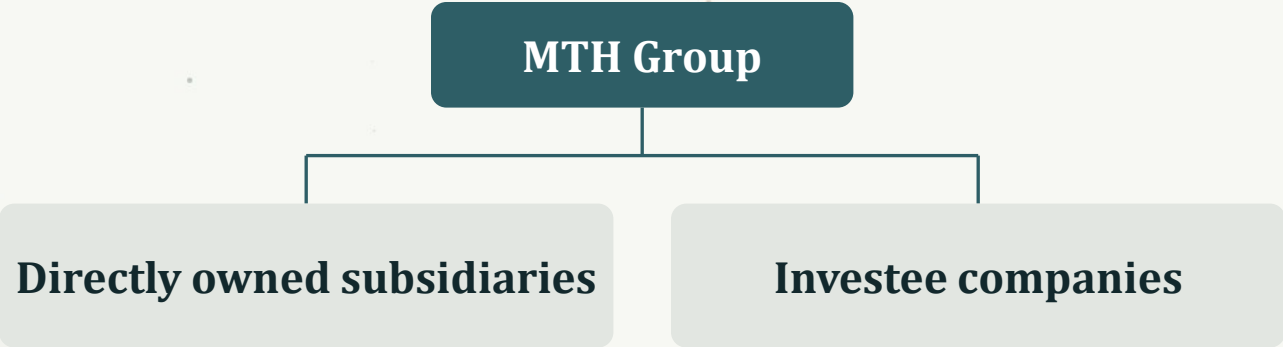


What Astrea is

A small in-house lab for AI and automation, working across the group.

MANDATE

To identify where AI and automation can be introduced into workflows across MTH’s directly owned subsidiaries and MTH’s investee companies.



GOVERNANCE AND TEAM

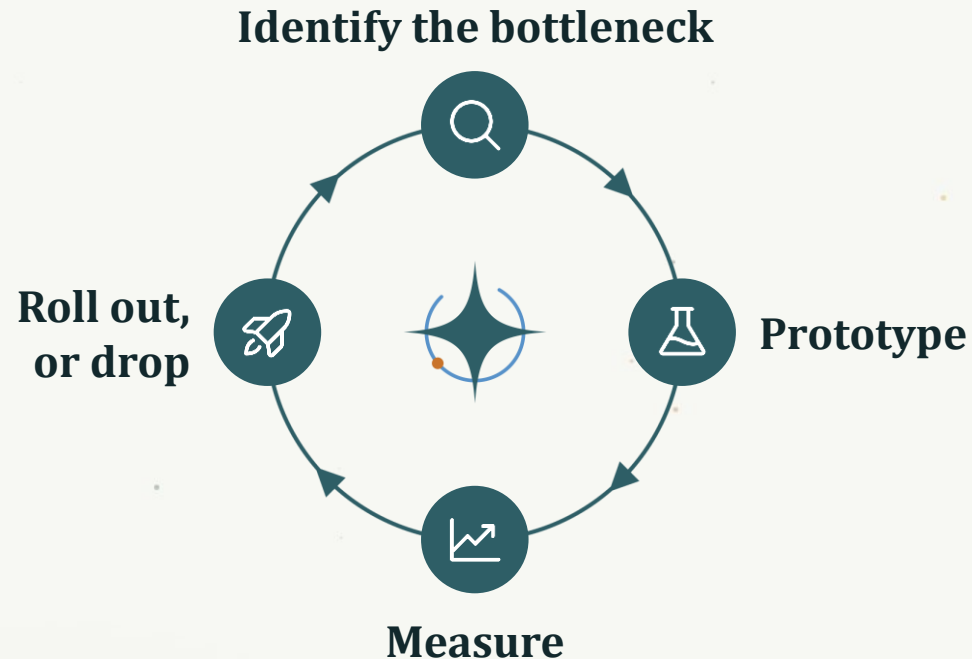
- DAA** **Dr Azman**
Chairperson
- NA** **Nameerah Azman**
Reviewer · CEO, MTH Group
- FNF** **Farid Najmi Faizal**
Department Lead
- MO** **Mohamad Mamdouh**
Assistant Lead



How we work

One simple loop, run one workflow at a time, guided by seven principles.

THE LOOP



OUR PRINCIPLES

- | | | |
|---|--------------------------------------|--|
| 1 | Problem first, tool second | We start from a real bottleneck, not from technology. |
| 2 | Prototype in days, not months | A working version in users' hands, quickly. |
| 3 | Roll out fast, in small steps | One team or one workflow at a time. Never a big bang. |
| 4 | Fit the workflow | People keep their usual tools. Automation works around them. |
| 5 | People stay in charge | AI drafts and prepares. A person checks and approves. |
| 6 | Measure it or drop it | If a pilot does not move its number, we stop and move on. |
| 7 | Build once, reuse everywhere | What works in one entity is carried to the next. |



From request to report in 24 minutes

Week 41 at PRIMO: Farid asks, the AI assistant prepares, Farid approves, and the report goes to Nameerah.

Farid · 0 min this week's PFM weekly report please

AI assistant · 1 min AI assistant working · 103 actions: registers, KPI engine, WhatsApp and email sweep, deck, checks

AI assistant · 14 min W41's built and checked. Nothing has gone out yet.

Farid · 15 min ship it, then drop a copy on my desktop for edits

Farid · 19 min done commenting, check my comments

AI assistant · 21 min All 10 comments are in. Files replaced on Drive in place.

Farid · 22 min looks good. draft the email to Nameerah

AI assistant · 23 min The email to Nameerah is in your drafts, PDF attached. Nothing sent; it's yours to send.

24 minutes

from a one-line request to the report in Nameerah's inbox

- 0 min Farid asks, in one line
- 14 min AI assistant prepares, nothing sent
- 15 min **Farid approves**
- 16 min Filed and logged in the register
- 19 min Farid comments on the deck
- 21 min Every comment in
- 23 min Email to Nameerah drafted
- 24 min **Farid sends it himself**



Proof it already works

PRIMO Facilities Management already runs on tools built in-house.

LIVE REGISTERS



Maintenance jobs



Building jobs



Project cost against budget



Weekly flash report to MTH

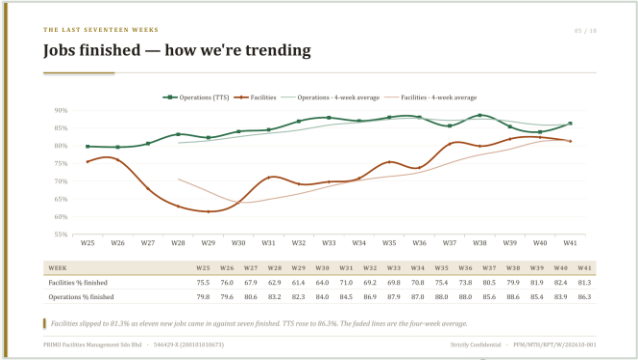
9 KPIs worked out automatically from the registers. Checked and issued by PRIMO since May 2026.


FACILITIES MANAGEMENT
WEEKLY FLASH REPORT
Week 41
28 September - 4 October 2026

ISSUED Monday, 5 October 2026
PREPARED FOR MTH Group Management
REFERENCE PPM/MTM/RPT/WK/202610-001

Strictly Confidential - For MTH circulation only

Cover · Week 41, issued 5 October 2026



Jobs finished: the seventeen-week trend

WEEK 41 - 28 SEP - 4 OCT 2026

This week at a glance

15%
of 1041.04K spent

81.3%
finished - eleven new jobs came in

86.3%
finished - up 2.4 m last week

THE NINE MEASURES

AREA	THIS WEEK	STATUS	REMARKS	MEASURE
Projects	17% of RM15.6M spent	Low	Unchanged on last week	Cost variance
Programs	22.7% built vs 22.17% planned	Low	On the 16 programme, as at 30 September	Programme variance
Projects	Two handed	Low	FDI Level 3 structure, the Owner's visit	Milestone achievement
Facilities	81.3% (157/193)	Low	7 finished, 11 new	Tenant closure
Facilities	30 open - 10 older than a month	Tracking	None of the older jobs finished	Worker performance
Facilities	RM182 used / RM80.05 comm	Tracking	FY25/26 actuals - the bench	Cost per sq ft / room
Operations	86.3% (126/146)	Low	11 finished, 9 new, 23 open	Operator closure
Operations	8 urgent (PT), 3 medium (PT) open	Low	The 3 services a week before	Automotive resolution
Operations	6 servicing contracts live	Tracking	No change this week	PPM compliance

THE STORY

As PPM the Level 3 structure was finished on 30 September, and at the Owner's site visit on 3 October HF and ESDPFP agreed to take the building up to five storeys. Facilities finished seven jobs against eleven new, so the rate slipped to 81.3%, TTS rose to 86.3% as eleven were finished, eight of them the same day.

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This week at a glance

APPENDIX B - PAGE 1 OF 3

Facilities — the maintenance jobs still open

PROPERTY - UNIT	ISSUE	STATUS	CONTRACTOR	JOB AGE
Beverly Heights - 129	Replaced ageing building — a leak detector supplier is being sourced	On Hold	IC Accord & Paving	> 1 month
Aisling, St Patrick - 40	Internet Wi-Fi application — submitted and in progress with the provider	In Progress	TBC	> 1 month
Maple, Serail - A-20-1	Old door wants to be replaced — instant estimation until November	In Progress	Thatcha	> 1 month
Melrose Square - 120	No water rising to the unit — a new pipe must be needed	In Progress	Speed (Singapore), AFPE	> 1 month
Capers, Serail - A-3-3	The kitchen cabinet has swollen and is damaged — measured, awaiting the contractor's date	In Progress	PRIMO	> 1 month
Angway 971 - D-1-9	Ticker WC replacement — in progress	In Progress	TBC	> 1 month
Angway 971 - D-1-9	Loading on the dining hall roof after heavy rain — the contractor to be instructed to rectify	In Progress	PRIMO	> 1 month
Bahia Beach - 29	Water account to be checked with the landlord — next month's bill to be watched	In Progress	TBC	> 1 month
Legion, Karpang Baru - A-40-5	Occupants request a wardrobe replacement and a sign — two furniture quotations received	In Progress	TBC	> 1 month
Saffron, Serail - D-21-1	Wardrobe cabinet broken — the tenant is pending	In Progress	PRIMO	> 1 month
Menglebar - G-16-5	The kitchen store is not lighting on one side — the supplier still has no stock	In Progress	PRIMO	1 wk - 1 mo
Capers, Serail - A-3-3	Kitchen store unable to use — the supplier still has no stock	In Progress	PRIMO	1 wk - 1 mo

Job age based on as at 4 October 2026. Open jobs only. Finished jobs are counted in the KPI and not listed.

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Open maintenance jobs, read from the register

How we measure success

Two layers: the lab as a whole, and each pilot on its own.

THE LAB AS A WHOLE

Simply counted. No baseline needed.



Workflows live

In actual use, not just demoed



Still in use after 90 days

Counted 90 days after launch



Days from idea to pilot

How quickly ideas reach users



Monthly tool spend

What the lab costs to run

EACH PILOT

Case by case, agreed before we build.

1

Agree one number

With the entity owner: bookings · no-shows · turnaround · errors · late reports



2

Build and run the pilot

Measured against that same number



Did it
move?



Yes **Roll it out**



No **Drop the pilot**



Astrea: the name and the mark

A guiding star held in an open orbit, drawn in MTH Group colours.



THE NAME

Astrea, the star maiden

In Greek myth, Astraea is the goddess of justice and precision: the last of the immortals to stay among people, later placed in the sky as Virgo. For the lab it stands for a guiding star across the group, and careful, fair judgement: nothing ships until it has been checked.

THE MARK

Star and orbit One clean star that holds at any size, in an open ring: work kept in motion.

Colour Police Blue, Celestial Blue, Green and Ochre from the MTH Group palette.

Type Montserrat for the wordmark; Cambria for headings.