

Lnkr

The Digital Infrastructure of Healthcare

HEALTHCARE INFRASTRUCTURE | MAY 2026

Real-time interoperability for payers, providers, and health systems | lnkrtech.com | May 2026

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THE PROBLEM

Healthcare data is fragmented — and that fragmentation is costing trillions

WASTED GLOBALLY PER YEAR

\$1T+

On duplicate tests, manual claims, and admin overhead

PROVIDER REIMBURSEMENT CYCLE

60-90 days

Working-capital drag from manual reconciliation

PAYERS WITH THEIR OWN PORTALS

<10%

Bespoke point-to-point integrations don't scale

COMMON INTEROP STANDARD

None

No shared rails connect hospitals, labs, pharmacies, payers

WHO IT HURTS

Providers

Drown in admin; reimbursed 60-90 days late on every claim

Payers / TPAs

Face fraud, waste, and abuse with no point-of-care visibility

Patients

Endure duplicate tests, delayed diagnoses, poor coordination

The #1 barrier to the next revolution in healthcare is interoperability — not technology.

WHAT WE DO

One platform. Every touchpoint. Zero silos.

Standards-based health information exchange

Lnkr is a real-time data and transaction layer that connects every stakeholder in the healthcare ecosystem — hospitals, clinics, labs, pharmacies, radiology centers, payers and patients — through a single set of secure, standards-compliant rails.

Built on HL7 FHIR, DICOM and HL7 v2. HIPAA-compliant, end-to-end encrypted, role-based access.

DATA & TRANSACTION FLOW



END-TO-END CYCLE TIME Legacy 60–90 days → Lnkr seconds

Connect

Real-time data routing across every node in the care journey

Adjudicate

Automated eligibility, pre-authorization, claims submission and tracking

Settle

Proprietary open-loop clearing rails for B2B healthcare transactions

One platform connecting every stakeholder, powering every transaction

WHO CONNECTS — Real-time data across every stakeholder

PROVIDERS

Hospitals & Clinics

Real-time access to eligibility, claims, and pre-auth from inside clinical workflows.

DIAGNOSTICS

Labs & Radiology

Order routing, results delivery, and DICOM/FHIR data exchange end to end.

PHARMACIES

Retail & Specialty

Live prescription validation, formulary checks, instant adjudication at the counter.

PAYERS

Insurers & TPAs

Clean structured data, automated claims, fraud detection at the point of care.

PATIENTS

Members & Consumers

Unified records, transparent copays, faster service across the entire network.

WHAT FLOWS — Every transaction, end to end

Eligibility & Pre-Auth

Instant member lookup, benefit verification, and automated pre-auth approval — no portals, no paper, no waiting.

Claims Submission

Fully digital, validated billing and clinical data transmitted at the point of care — not end-of-month batches.

AI Adjudication

Juliette runs deterministic validation rules in real time, returning clean decisions in milliseconds, not weeks.

Clearing & Settlement

Open-loop transaction rails enabling dynamic settlement, factoring, and cash/copay capture across the network.

One platform. Every touchpoint. Zero silos.

The infrastructure-optimization engine sitting on top of the rails

Automated claims adjudication

Server-side execution of deterministic validation rules enables low-latency, real-time financial clearing across the ecosystem.

Programmatic medical coding

Real-time algorithmic extraction of diagnostic (ICD-10) and procedural (CPT) variables mapped to standardized ontologies.

Structured data parsing

High-throughput ingestion of unstructured clinical data, normalized into unified, standards-compliant schema.

LIVE TODAY

100K+ transactions / month processed in Egypt with automated adjudication and coding

How real-time data flow compares to legacy TPA portals

Operational dimension	Legacy TPA systems	Lnkr ecosystem
Provider connection	Standalone web portals requiring dual data entry	Real-time API & web embedded directly in clinical/billing workflows
Claim submission	Semi-manual; printed approvals; end-of-month batch paper submissions	Instantaneous, fully-digital transmission at the point of care
Adjudication speed	Asynchronous, manual medical review cycles	Automated, real-time clinical & financial validation
Reimbursement cycle	60-90+ days; significant working-capital drag for providers	Real-time visibility enabling dynamic settlement (24-48h)
Cash & copay capture	Zero visibility; data leakage on disconnected portals	Closed-loop integration with POS / mobile wallet at point of sale

From commodity claims processor to real-time orchestrator

Dynamic pricing & adjudication

Real-time variable splitting between patient copay and payer reimbursement, accounting for dynamic deductibles, policy limits, and contract-specific pricing.

Fraud, waste & abuse control

Automated ICD-10 / CPT mapping at point of care detects upcoding, unbundling, and clinically inconsistent claims before payment.

Pre-authorization automation

Validate procedures, policy limits, and family sub-limits in real time — eliminating WhatsApp and paper approval chains.

Total transaction visibility

Verified, point-of-care data feed enables receivables financing, dynamic settlement, and microinsurance product design.

Cleaner data in. Higher-margin products out.

FOR PROVIDERS

Less admin, faster reimbursement, complete patient context at point of care

BEFORE LNKR

60-90 days

Manual reconciliation; printed approvals

WITH LNKR

24-48 hours

Real-time validation enables instant settlement

Real-time eligibility & pre-authorization

No more WhatsApp approvals or batched paper submissions

Embedded in clinical / billing workflows

Mobile browser access; zero app-download overhead

Guaranteed payment clearance

Claims validated at point of care — not rejected weeks later

Complete patient context

Full clinical history visible across pharmacies, labs, specialists

30x faster cash conversion. Zero rejected claims after point of care.

From transaction visibility to net-new revenue streams

01

Receivables financing

Real-time claim validation eliminates rejection risk. Use balance-sheet capital to advance cash to providers within 24-48 hours instead of 60-90, earning a service fee per transaction.

For payers / TPAs / financial institutions

02

Self-insured digitization

Syndicates and corporate schemes preserve internal control while replacing paper approvals and WhatsApp routing with a real-time digital backbone for claims and adjudication.

For self-insured employers & syndicates

03

Cash & copay capture

Push the exact copay or cash rate to POS or mobile checkout the moment it's calculated. Closes billing leaks and unlocks visibility into the largest untracked segment of the market.

For providers + payment networks

TRACTION

Proven at scale. Engineered for cross-border replication.

100K+

transactions / month

500

active providers

\$50K

monthly GTV

3x

YoY MRR growth

GEOGRAPHIC FOOTPRINT

LIVE

Egypt

Oman

Libya

LAUNCHING

Tunisia

Kenya

Integrated with **4 enterprise payer networks**. Standards-based architecture (HL7 FHIR / DICOM) enables rapid international scale through EHR vendors, insurers, and governments.

Enterprise-grade governance built into the rails

ARCHITECTURE · DEFENSE IN DEPTH

COMPLIANCE SURFACE

HL7 FHIR

Healthcare interoperability

DICOM

Medical imaging standard

HIPAA

US patient privacy

GDPR

EU data protection

ISO 27001

InfoSec management

PLATFORM STACK

01

Application Layer

Role-based access control · Multi-factor auth · Immutable audit logs

02

Data Layer

AES-256 encryption at rest · Field-level encryption for PHI · PII anonymization

03

Transport Layer

TLS 1.3 in transit · Mutual TLS between services · Certificate pinning

04

Infrastructure Layer

ISO 27001 hosting · Geo-redundant regions · 99.9% uptime SLA

Security is not a feature — it is the foundation of the platform

The barrier isn't the software. It's everything that surrounds it.

BUILD INTERNALLY

High operational drag

- Ongoing maintenance of thousands of bespoke point-to-point integrations
- Day-to-day management of shifting insurance contracts and pricing matrices
- Core engineering pulled into a healthcare software house
- 18-36 month time-to-market with execution risk

PARTNER WITH LNKR

Immediate operational leverage

- Production-ready clearinghouse already live across multiple markets
- Contracts, pricing rules, and coding mappings continuously managed
- Your teams stay focused on distribution and transaction volume
- Live in weeks, not years

Deploy a clinical clearinghouse in weeks. Capture market share with zero operational drag.

NEXT STEPS

Let's build the rails together

One platform. Every touchpoint. Zero silos.

Schedule a working session to map the integration path for your network.

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