

Investor Presentation · 2026

AI-Powered Reimbursement Platform for Hospitals

BILUN is a billing optimization platform that reads SUT, applies it to SGK claims, and proves every Turkish Lira recovered to the finance team.

Working demo. · Acıbadem Partnership

Safa Öksüz · Founder & CEO · bilun.tech · safaoksuz@bilun.tech

Billions of TL lost every year.

SGK rejects, pays late, applies deductions. The medical accounting team processes thousands of claims one by one. No one can answer "how much money are we losing, and why" within a single day.

Missing Documentation

Claims with missing reports / evidence → Rejection + deduction

Missing Materials

Required material not entered in invoice → Revenue loss

Incorrect Separate Invoicing

Items inside a package billed separately → SGK rejection

Hemogram Grouping

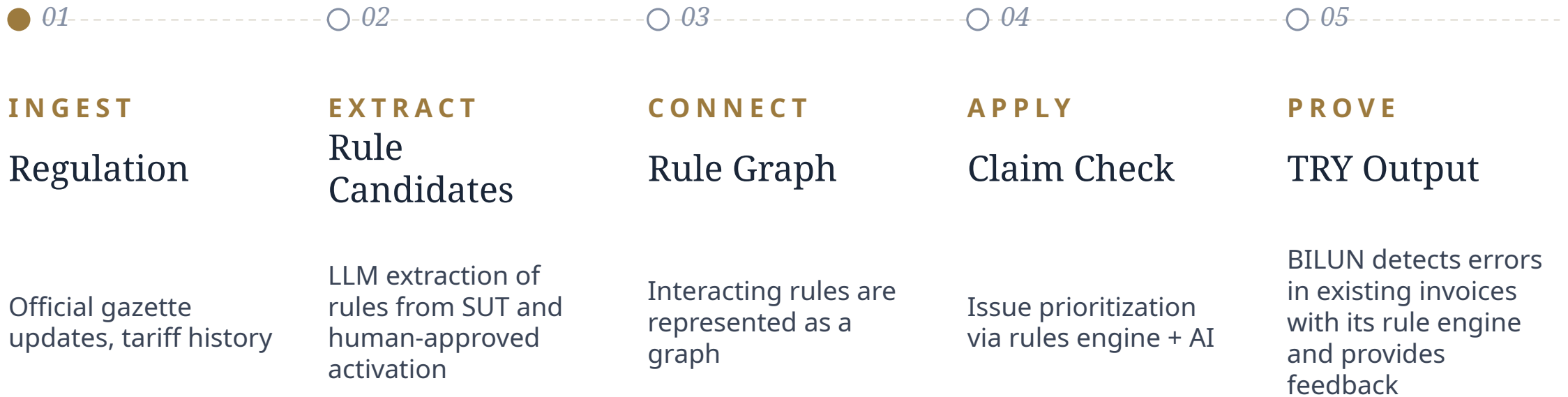
CBC sub-tests billed separately → Reimbursement deduction

Package Optimization

More favorable package not selected → Margin loss

Rule-based core + AI

Not a black box — a chain of evidence. Every finding is pinned to its source SUT article.



User interface: Web dashboard (CFO/medical accounting), API (HIS integration), Copilot (Q&A).

Early Validation Evidence

1

Acıbadem Partnership

Partnership with one of Turkey's largest private hospital groups. Field work and data sharing in progress.

1700+

Rules

All active sections of the SUT text were read, converted to active rules, and SUT annexes were integrated into the system.

32

Active Rule Families

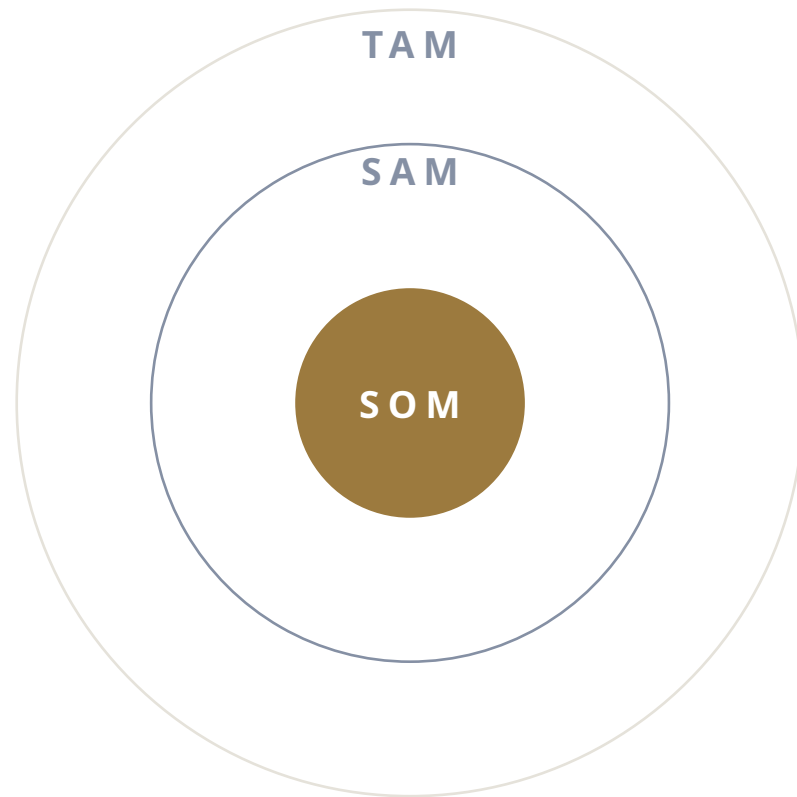
1000+ rules categorized into 32 different rule families. Our product queries claim lines using these families.

Why Bilun?

Feature	Manual (Excel + HIS)	General-purpose AI (ChatGPT)	BILUN
Rule Source	Personal experience	Training data (outdated)	Direct extraction from official SUT rules
Auditability	Low — person-dependent	None — black box	Full — every finding cites source clause
Automation Level	Manual — line-by-line review	Semi-automated	Automated — bulk claim analysis
Update Cycle	Manual tracking required	Depends on model updates	Real-time Official Gazette integration
Scalability	Limited by headcount	High hallucination risk	Unlimited — deterministic rule engine
Audit-Ready Output	✗	✗	✓ SUT-clause referenced

BILUN: Auditable, automated, and rule-based — a unique combination not offered by competitors.

Market Size: Turkish Healthcare Reimbursement



TAM · Turkey

~5–8 billion ₺

~500 private hospitals. ~5–8 billion ₺ potential based on annual software/finance budgets.

SAM · Target Segment

~600M–1.2B ₺

~80 hospital groups (50K+ claims/month). ~600M–1.2B ₺.

SOM · 4-Year Reach

~20–50M ₺

~12 hospitals. Group deployment conversions led by Acibadem.

Post-MENA expansion, SAM has potential to grow 5–7x (Gulf private healthcare market + complementary insurance digitalization).

Three Price Tiers, Single Conversion Funnel

Pilot · 90 days

600K ₪

Single hospital, single department. Data mapping + pilot analysis report + finance-review session.

Annual SaaS · Single Hospital

2M–4M ₪

Dashboard, rules engine, Copilot, audit trail. Regular SUT updates included.

Group Deployment

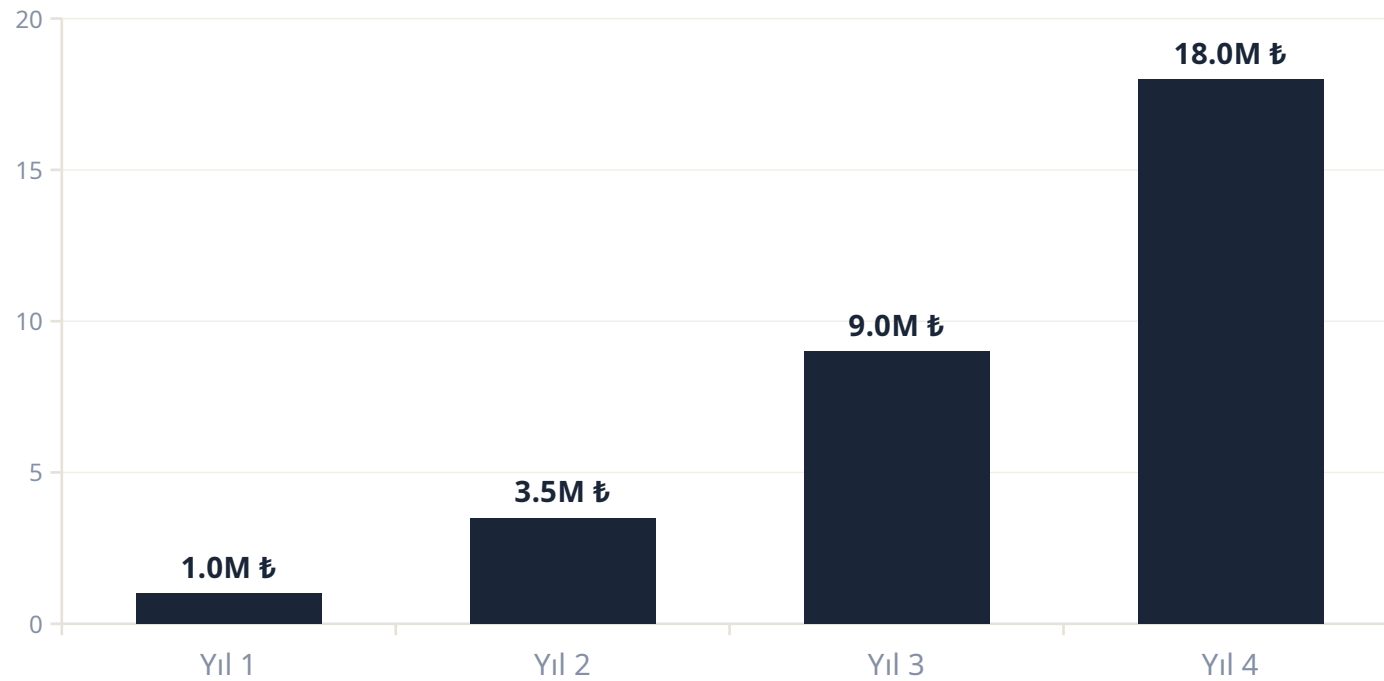
15M–30M+ ₪

Multi-hospital, HIS integration, custom rule set. Optional success fee: 3–5%.

Revenue projection

4-Year Revenue Model

Projected Revenue (Million ₺)



Assumptions — pilot → SaaS conversion 60%, group deployment average 10M ₺.

Year 1

1 Pilot → 1 SaaS ~2M ₺

Year 2

3 new pilots · 2–3 annual SaaS ~10M ₺

Year 3

4 new pilots · 1 group deploy ~50M ₺

Year 4

4 new pilots · 2 group deploys ~75M ₺

Phases and Milestones



Engineers first — not just founders.



Safa Öksüz

Founder & CEO

Mathematics & Economics, İzmir University of Economics. Winner of Acıbadem Health Technologies Hackathon with ILAY. Also built the bist-quant, an open source quant research library. Main dev of the Bilun.

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Enes Uysal

Backend Engineer

İzmir University of Economics Computer Engineering. Co founder of IEU Forum. A platform that has 8k+ students. 5k+ monthly users. Also built the university's timetable generator ieu.app.

[!\[\]\(9c2e8d1b5bd77cb5c9f83b7a9cff79fd_img.jpg\) GitHub](#) · [!\[\]\(f822cba4d3f2ea10b4ad95c475f0f631_img.jpg\) LinkedIn](#)



Kadir Ay

Frontend Engineer

İzmir University of Economics Computer Engineering. Co founder of IEU Forum. A platform has 8,300+ students. 5,200+ monthly users. Also built Quedl an activity-based way for Turkish university students to find friends.

[!\[\]\(eabd9f9ababee93effadc3b380fe65fd_img.jpg\) GitHub](#) · [!\[\]\(1fa16a73daf7b68de7d1700d4a6bc818_img.jpg\) LinkedIn](#)

All three had experience of building real software that actual people use- a course timetable, a university forum, a campus announcements service, a research library and a triage model

Vision

SUT is the first step.

Goal: To become the core reimbursement and audit infrastructure of the global healthcare ecosystem.

Healthcare billing is the most complex transaction system globally. Our deterministic rule engine and NLP parser scale across borders without changing the core codebase.

Phase 5: MENA Expansion

Expansion into the Gulf (GCC) market by mapping the engine to regional coding standards (CPT, ICD-10).

Phases 6: US Healthcare Market

Targeting the \$300B+ annual billing waste, abuse, and claim denial market. Integrating Medicare, Medicaid, and private payer rules for global scale.