



Securing the Communities, through Health and AI

FikrFree: Transforming Women's Lives with Inclusive AI Health Solutions



In Pakistan, healthcare and insurance penetration remains extremely limited, particularly among women and marginalized groups. Millions of households live under constant financial anxiety, with little or no access to affordable healthcare or insurance solutions.

FikrFree addresses this challenge as Pakistan's first AI-enabled digital healthcare and insurance platform. Its mission is to empower women, youth, and underserved communities with dignified, accessible, and inclusive protection. Fatima Shuja an integral part of the commercial team had a solution which she shared with Jazz and the communities.



Driving Change Through Leadership

Being a DEI expert, Fatima Shuja has played a pivotal role in driving healthcare and promoting Fikrefree among communities . She has conducted multiple training sessions with underprivileged female entrepreneurs, artisans, and marginalized groups, introducing FikrFree as a tool for empowerment hence brining healthcare at their doorstep.

By explaining key features—such as online consultations with female doctors, women-specific takaful plans, and simplified e-claims—she has helped women build confidence in using digital financial products for the first time.

Her advocacy ensures that technology does not remain an abstract concept but becomes a lived reality for communities most in need.



Healthcare: Amina's battle and breakthrough

Amina was 37, a single mother of two daughters in Hyderabad, when she felt the lump. At first, she dismissed it. She had too much to do—meals to cook, school fees to pay, a job to keep. But the discomfort grew, and the fear crept in quietly at night. Eventually, a local doctor confirmed her worst fear: breast cancer. Stage II. Her world blurred. She thought: "How will I pay for this? Who will care for my girls? What if... I'm not here next year?"

She had no private insurance, and the cost of chemotherapy alone was beyond her dreams. The hospital's estimate was over Rs. 1.2 million. Amina barely made Rs. 25,000 a month sewing clothes. Then her cousin told her about the FikrFree app. Skeptical but desperate, Amina downloaded it with help from her youngest daughter. She signed up and saw insurance options—but most didn't apply to her. She had already been diagnosed. Still, the app gave her something she hadn't had in weeks: direction. Through one of the digital consultations in the app, she was connected to a doctor who advised her to approach Shaukat Khanum Memorial Hospital in Lahore. He even helped fill out her financial assistance form online.

Intelligence for Empowerment

Fatima and her team played an integral role in FikrFree integration with artificial intelligence, embedded insurance, and e-claims into a seamless user experience. Its inclusive design focuses on:

Diversity-First Coverage

Specialized Women Insurance and Takaful Plans designed specifically for women's unique needs.

Widespread Accessibility

Available across 50+ cities, with 400+ registered doctors available for online consultations.

Comprehensive Policy Choice

Over 20 types of insurance including health, life, cancer takaful, handset, and women's protection.

Financial Protection

Cover benefits up to PKR 100,000, enabling low-income households to recover from financial shocks.

Trust Built into Every Step



AI-Powered Recommendations

Tailored plans without confusing jargon



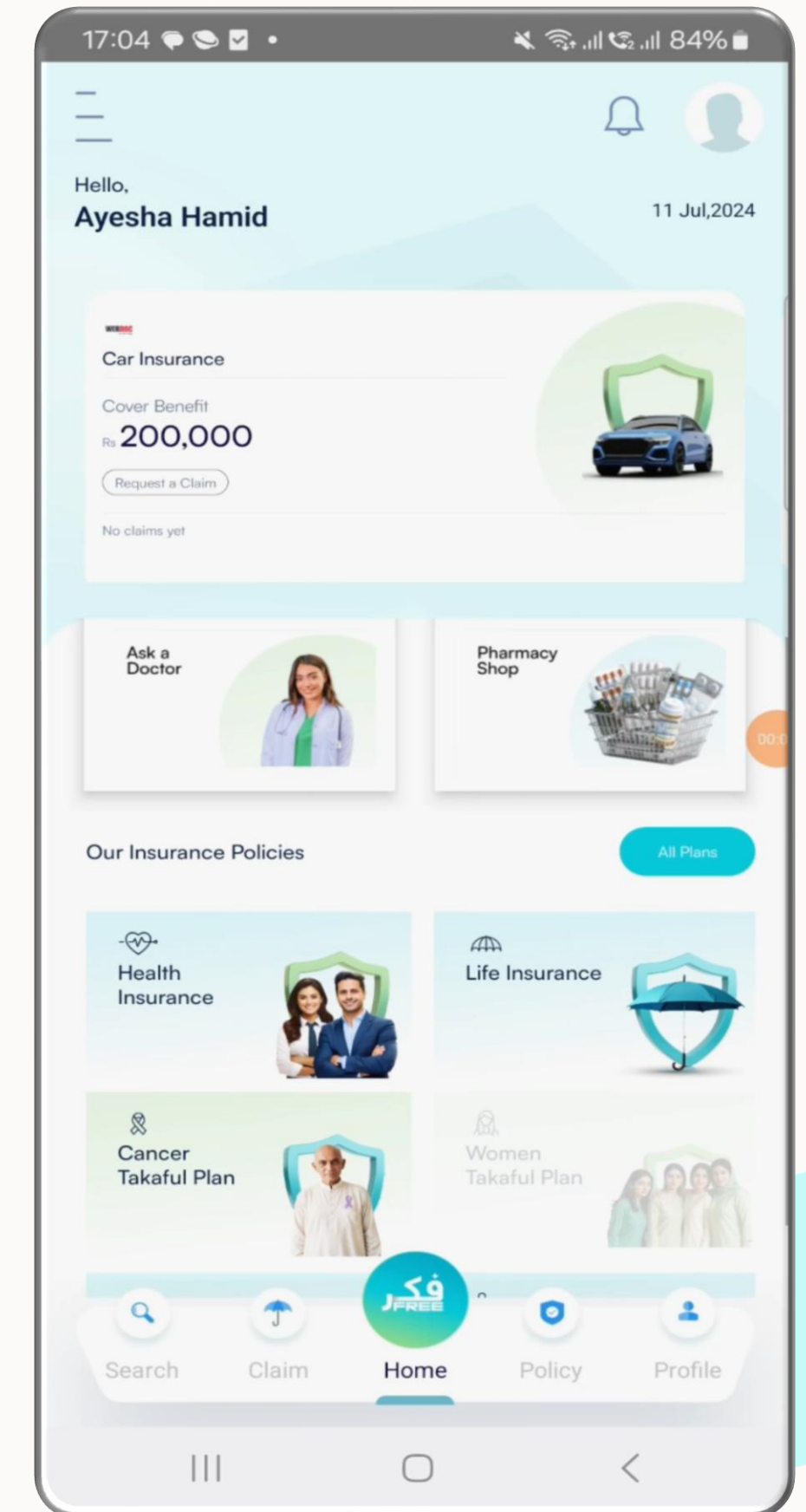
Instant E-Claims

Ensures timely reimbursements



Female Doctor Access

Online consultations for women with mobility restrictions



Real Lives, Real Change

فکر
FREE

BIMA

Jazz

Shumaila Emanuel
BIMA customer

I have a small family of 2 kids, and my husband

فکر
FREE

Calling
Agent



Impact Across Communities

Healthcare Access

FikrFree improves access to medical information and remote consultations, bringing essential healthcare to women's fingertips.

Digital Inclusion

The platform enables access to vital online services, bridging the digital divide and empowering women with technology.



Business Continuity

FikrFree helps small businesses and entrepreneurs stay operational by providing protection against unforeseen financial shocks.

Financial Security

By offering accessible insurance and Takaful plans, FikrFree supports savings and provides crucial income stability for households.

Shaping the Future with FikrFree

Beyond an App, a Movement

FikrFree is not just an insurance app—it is a nationwide drive to democratize access to healthcare and protection in Pakistan.

Empowering Women

By providing women-specific insurance plans, female doctor consultations, and financial protection tools, FikrFree directly addresses gender gaps in healthcare and financial services.

Inclusive by Design

Embedding inclusivity, trust, and safety at every step ensures marginalized groups feel protected and empowered.

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Free

The journey of FikrFree is proof that when digital innovation meets human-centered design, it can transform lives and ensure that women and marginalized communities live free from constant 'fikr'.