Google DeepMind | Google Cloud

Startup Buildathon

— India 2026

Build your next big thing.

Powered by H2S | nasscom | HEADSTART



Team Name: **Celabe** · product: Saath (साथ, "together")

Team Size: 2 · Carson Rodrigues (founder), Keegan Colaco



Carson Rodrigues
carsonrodrigues.com



Keegan Colaco
keegan.celabe.com

Problem Statement: Indian families pay for health insurance for years, then pay cash at the hospital, because in the first hour nobody can find the policy number, the helpline or the rules.

Problem Statement

The challenge or problem identified by the team.

The moment at the hospital desk

1. Someone in the family is being admitted, maybe straight to the ICU.
2. The desk asks for the policy number. Nobody there has it.
3. The papers are at home or on someone else's phone. Nobody knows whom to call.
4. The ward is noisy, staff are busy, and the family is under heavy stress.
5. **They pay without insurance, even though they are insured.**

A moment most Indian families know. One story is not a market; the numbers are on the right.

Why it keeps happening

The facts are locked away. Policy number, helpline and limits sit in a PDF on one phone.

The hour is chaos. Noise, stress and a desk that wants answers now.

The rules go unused. IRDAI says cashless is decided within 1 hour. Few at the desk say so.

43.41%
of India's health spending is paid **out of pocket** [1]

71.14%
of the amount claimed was paid. **13.98%** disallowed, **8.61%** repudiated [2]

94,843 → 1,37,361
insurer grievances on IRDAI's Bima Bharosa in one year [2]

44%
of 18,989 claimants were rejected or part-approved for reasons they call invalid [3]

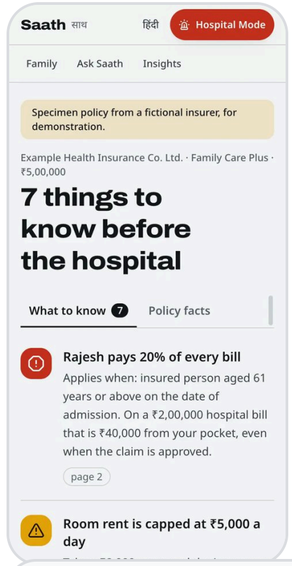
23.2% of relatives of ICU patients at one Mumbai hospital showed **anxiety symptoms** (n=418) [4]

1. National Health Accounts 2022-23, MoHFW (NHSRC), 2026 · 2. IRDAI Annual Report 2024-25, Table I.29 and Table II.15 (grievances: general and health insurers together) · 3. LocalCircles survey, 7 Mar 2026; online and self-selected, so direction not a national rate · 4. Shah et al., Int J Res Med Sci 2023;11(11):4170-5; one hospital, assessed after day 10 of the ICU stay. Full table: docs/study/STUDY.md

Proposed Solution

The idea and how it addresses the identified problem.

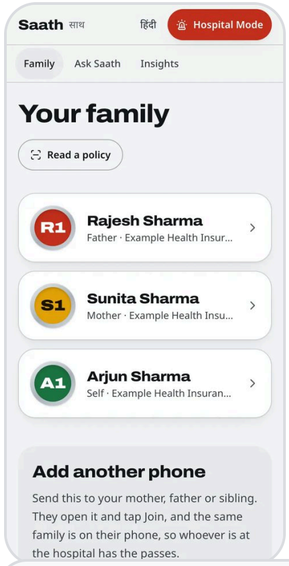
Saath makes a family hospital-ready. Set up in a minute while it is calm. In the hour that matters, anyone in the family has what the desk needs, and a voice that knows the rules. It meets them where they are: **web, WhatsApp, email (ask@saath.co.in), a Wear OS watch, and an offline Android app**.



Live

1. Policy X-ray

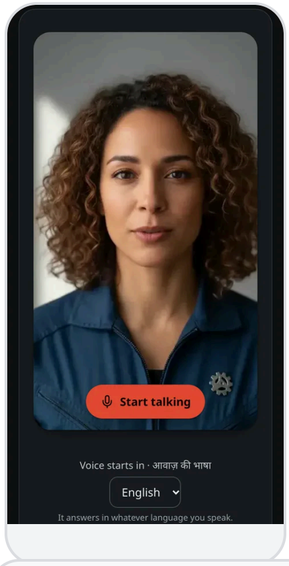
Upload a policy PDF or photo. Gemini reads it in 16 to 27 s. Code works out the rupees. Every finding cites the policy page and the IRDAI rule.



Live

2. Emergency Pass

One pass per family member, opened by link or QR at the desk with no account. Each relative signs in to the same family, with owner and member roles.



Live

3. Hospital Mode

Talk in 10 Indian languages; Saath answers as a talking face (Gemini Live Avatar). Point the camera at the admission form.

Code computes, the model reads.
Every rupee and month comes from a tested rules engine.

Every answer shows its source.
40 IRDAI rules, each quoted verbatim with circular and page.

On the family's side.
Insurer apps serve the insurer. Saath works across insurers.

Google DeepMind | Google Cloud

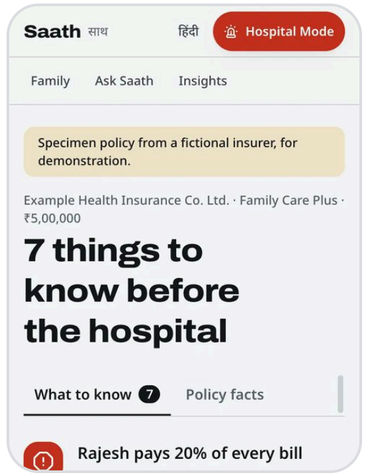
Startup Buildathon — India 2026

Powered by H2S | nasscom | HEADSTART

How Saath works

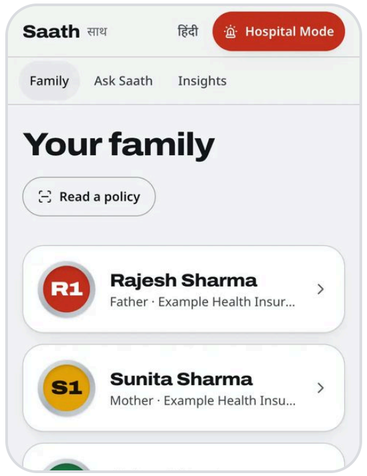
One family, every moment: before the emergency, at the desk, with no signal, and in any chat.

1 Add the policy once



Gemini reads it in under half a minute. Each finding cites its page and IRDAI rule.

2 Everyone gets a pass



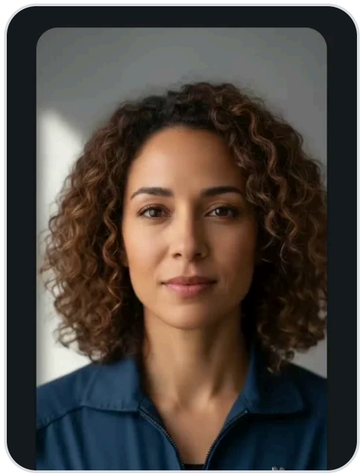
Mom, Dad, siblings. The desk opens it by link or QR, with no app and no login.

3 On the wrist



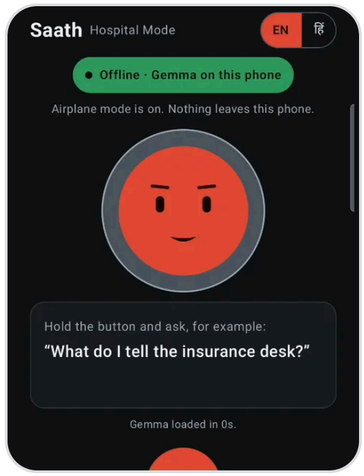
The pass QR and one tap to call the TPA, on a Wear OS watch.

4 At the hospital



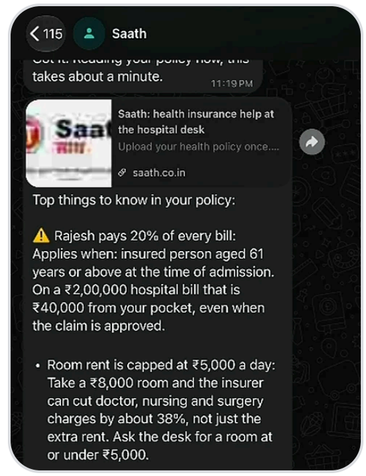
Hospital Mode is a face you talk to, in 10 Indian languages; the camera reads the form.

5 No signal



Saath Offline runs Gemma on the phone. Its talking avatar answers in airplane mode.

6 Or just chat



WhatsApp, or email ask@saath.co.in. The answer comes back with the rule quoted.

Every channel, one family record: web app (English, Hindi) · Hospital Mode voice and camera · Saath Offline with no signal · WhatsApp · email at ask@saath.co.in · Wear OS watch · public API and MCP.

Solution Architecture

Architecture of the proposed solution. All on Google Cloud, deployed and running.

1. Who uses it

Family phones
Web app, Hindi and English

Hospital desk
Opens a pass by link or QR

AI assistants
Remote MCP, 7 tools

WhatsApp, email
Policy or question in, cited answer out (ask@)

Wear OS, Android
On Google Play test tracks (beta)

2. Edge

saath.co.in
Cloud DNS, managed cert

Global HTTPS load balancer
Routes /mcp and /v1 to saath-public

Cloud Armor
Per-IP limits at the edge

Resend inbound mail
hello@ to a person, ask@ to the agent

3. Cloud Run (4 services)

saath-web
Next.js 16, sign-in, passes

saath-public
REST API and MCP, no family data

saath-agent (private)
ADK 2.15 agents, rules engine, skills

saath-toolbox (private)
MCP Toolbox 1.17, SELECT-only

Live voice: the phone talks to Gemini Live directly with a 1-use token

4. Data and keys

AlloyDB (Express)
Families and roles, IRDAI knowledge graph, 40 rules with ScaNN

Cloud Storage vault
CMEK via Cloud KMS

Secret Manager
Keys and tokens, never in code

Cloud Scheduler
Scheduled jobs

Cloud Build
Artifact Registry images

5. Google AI

Gemini 3.8 Flash
Vertex AI. Reader and agents

Decisions API
gemini-decision-1: route, triage, match

Gemini Live
gemini-3.8-live: voice, camera, Live Avatar face

text-embedding-005
Rule search

QueryData
Insights, synthetic claims

Gemma 4 E2B, Robotics-ER 2
Gemma on the phone (beta); scanner not on hardware

The model never picks whose data a tool reads. Family id comes from the server session.

Shared data has one door: MCP Toolbox, read-only, behind IAM.

Code computes, the model reads. Same input, same rupees.

Google DeepMind | Google Cloud

Startup Buildathon — India 2026

Powered by H2S | nasscom | HEADSTART

Google AI Tools

Google AI Studio, Google Antigravity, Agent Skills, Data Agent Kit and the agent tooling we build on. Only what runs today.

Google AI Studio

- Gemini Developer API key from AI Studio.
- Mints **ephemeral Live tokens**; also calls the Decisions API.
- Held in Secret Manager, never in the browser.

Agent Skills

- **3 skills** in `.agents/skills/`, loaded by ADK SkillToolset.
- IRDAI skill: 40 rules, a 72,614-byte file read only when needed.
- Desk playbook and database guardrails skills.

Agent Development Kit 2.15

- Coordinator plus specialist agents.
- Sessions stored in AlloyDB.
- Family id is never a model argument.

Decisions API

- `gemini-decision-1` routes each chat to a specialist.
- Triages uploads; scores all 40 rules in one call.
- 0.9 s per route, no output tokens.

DB MCP Toolbox for Databases

- Version 1.17, private on Cloud Run.
- The only door to shared data, with a SELECT-only role.
- Six tools: rule search, rule by id, topics and more.

MCP Our own remote MCP server

- 7 tools at **saath.co.in/mcp**, plus /docs and /llms.txt.
- Any AI assistant can cite the rules with page numbers.
- Lookups are free; AI tools need a key.

DAK Data Agent Kit

Google's plugin gives our coding agents AlloyDB MCP tools. We ran it read-only on the insurer data behind the graph: **every claims row links to an insurer, 0 duplicates**, claim ratios match on all 31 comparable rows. Evidence: `docs/data-agent-kit.md`

Built by Carson and Keegan in Google Antigravity, the Gemini-powered agentic IDE. Not used, so not claimed: Stitch, Agent Garden, and any Model Garden deployment. Gemini and text-embedding-005 are called as managed models.

Google AI Models

Google AI model(s) used for the solution, and the job each one does.

Model	Job in Saath	Status
Gemini 3.8 Flash Vertex AI	Reads policy PDFs and photos into typed facts; powers the ADK agents. **43/43** facts correct on our specimen.	Live
Gemini 4 hydrogen	Reader fallback in the same chain. Also **43/43** on the specimen.	Live
Decisions API gemini-decision-1	Chat routing **18/18**, situation kind **24/24**, rule recall@5 **32/32**.	Live
Gemini Live gemini-3.8-live	Hospital Mode voice in 10 Indian languages and its talking face (Live Avatar, Vertex AI in Mumbai); camera reads forms.	Live
text-embedding-005	Searches the 40 rules by meaning (AlloyDB ScaNN vector index).	Live
QueryData Conversational Analytics	Answers questions on **synthetic** claim outcomes in Insights.	Live
Gemini Robotics-ER 2	Desk scanner: points at form fields and bill lines; each value is checked in code.	Built, device test pending
Gemma 4 E2B	On-device model for the offline Android app, for wards with no signal.	Built, device test pending

Live runs on 20 Nov 2026 against the deployed services with a specimen policy from a fictional insurer. Languages: English, Hindi, Marathi, Tamil, Telugu, Kannada, Malayalam, Bengali, Gujarati, Punjabi. Demo video: the hospital scenes were made with Veo in Gemini, and are marked as a dramatisation.

Google DeepMind | Google Cloud

Startup Buildathon — India 2026

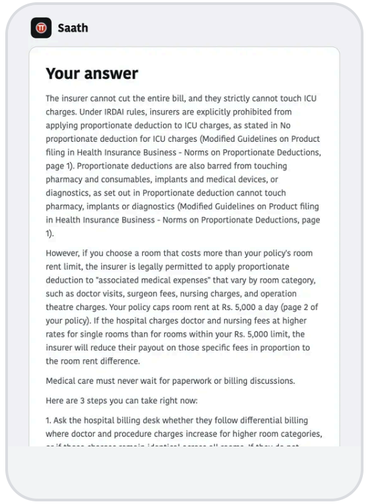
Powered by H2S | nasscom | HEADSTART

The working product

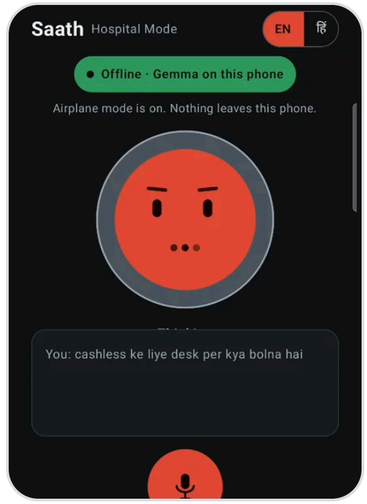
Real screens from 20 Nov 2026: our phones, online and in airplane mode, and a real ask@ email reply.



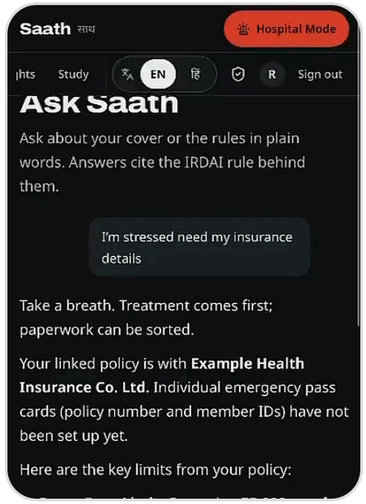
WhatsApp
PDF in, X-ray back in the chat



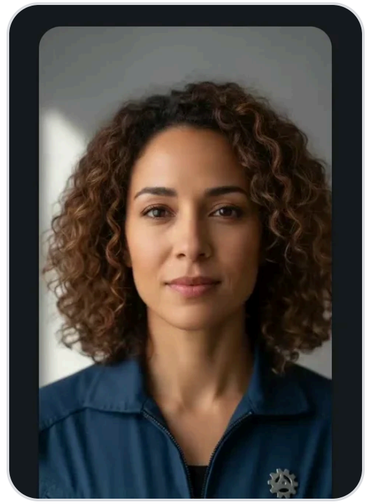
Email agent
ask@saath.co.in: rule quoted back in 28 s



Saath Offline
Gemma on the phone, airplane mode



Ask Saath
Quotes the IRDAI rule



Hospital Mode
A real session with the face



Wear OS watch
Pass and QR on the wrist

Live, verified 20 Nov

Policy X-ray (16 to 27 s) · Emergency Pass · family accounts with roles · Ask Saath · Hospital Mode (10 languages, camera) · encrypted vault · Insights (synthetic) · WhatsApp · email agent (ask@) · Explore: IRDAI knowledge graph (36 insurers, 17 TPAs, 18 Ombudsman offices) · Who to call map · admin console (counts) · case study · public API and MCP · one-tap judge link · Cloud Armor

Beta, on Google Play tests

Wear OS pass (closed test), now linked to the family's real pass by a 6-character code; real-watch test pending · Saath Offline, Gemma 4 E2B on the phone: answered in airplane mode on a Samsung S26 Ultra; 0.5.0 has the end-of-answer crash fix and encrypts passes on the phone; phone re-test pending · APKs and QR codes at saath.co.in/?tab=apps · desk scanner not yet on hardware

Evals and engineering quality

Numbers from live runs on 20 Nov 2026, against the deployed models.

Suite	Result	Bar we set
Policy reader, facts on the golden specimen	**43/43**	95% of fields
Rule recall@5, right IRDAI rules in top 5	**32/32**	80%
Agent routing, 18 chat messages	**18/18**	90%
Decisions API, situation kind, 24 cases	**24/24**	85%
Triage, specimen seen as policy schedule	**0.925**	n/a

Reader scored 43/43 on both Gemini 3.8 Flash and Gemini 4 hydrogen. One specimen policy and labelled cases written by us: a floor, not proof of accuracy on every insurer.

227
agent and API tests passing

23
sign-in and access tests passing

How the code is kept honest

- ✓ **CI on every push:** gitleaks, Biome, typecheck, build, ruff, pytest.
- ✓ **Rules are data, not prose:** 40 rules, each with verbatim quote, circular, section and page.
- ✓ **The model reads, code computes:** a rules engine with golden tests does every rupee.
- ✓ **Typed output:** the reader returns schema-checked JSON; "not stated" stays null.
- ✓ **Private by default:** agent and Toolbox accept only IAM-authorised callers.
- ✓ **14 decision records** with their limits written down.
- ✓ **Synthetic data is labelled** on screen and in the repo.

Security, privacy and cost controls

Health data is sensitive and every AI call costs money. Both are gated.

Security

- ✓ Agent and Toolbox are **private**; only named service accounts may call them.
- ✓ Toolbox role is **SELECT-only** on rules, insurers and synthetic claims.
- ✓ The model never chooses **whose data** a tool reads.
- ✓ Live voice uses a **single-use token**; the key never reaches the phone.
- ✓ Pass links are unguessable capability tokens.
- ✓ Public file URLs are checked: private and metadata addresses refused.
- ✓ Secrets in Secret Manager; gitleaks in CI.
- ✓ **Least privilege:** the build account cannot read the family vault.

Privacy

- ✓ Vault documents are **encrypted with our own key** (Cloud KMS, 90-day rotation).
- ✓ Passes on the offline app are **encrypted on the phone** (Android Keystore).
- ✓ Vault bucket in Mumbai blocks public access; 5-minute signed downloads.
- ✓ Insights sees only de-identified, **synthetic** tables.
- ✓ The public API holds no family data; files are handled in memory.
- ✓ Pass link opens without an account, so a desk never needs yours.
- ✓ Email: one-click unsubscribe, sent from our own domain.

Saath explains and drafts. It is not legal or medical advice.

Cost controls, outside in

1. **Cloud Armor:** 3000 requests a minute per IP; 30 on sign-in.
2. **Ingress:** the public API only accepts the load balancer.
3. **Sign-in:** Google, an emailed link or an access code before any Gemini page.
4. **API keys** for the AI tools; lookups stay free.
5. **Per-IP and daily caps** on each AI tool.
6. **Kill switch:** set a tool to 0 and it answers 503.

Not yet: a billing budget alert (needs a billing admin). App caps are per instance; Cloud Armor is the global limit.

Impact and business model

Who it helps, how it earns, and who else is in this space.

Who it helps

Adult child at the desk	Has the policy number and the rule in hand.
Parent, policyholder	Sets up once, the family is covered when they cannot answer.
Hospital desk	Reads a pass in seconds. Not yet tested with desk staff.
NRI children	Manage a parent's cover from abroad.

How we will measure it

- ✓ Minutes from admission to policy number at the desk.
- ✓ Share of insured admissions paid in cash first.
- ✓ Families with 2 or more phones holding passes.

No user study yet. Plan: 16 interviews and a 300-family survey (docs/study/STUDY.md).

How it earns

Free	X-ray, passes, Hospital Mode: the growth engine.
Family plan	Reimbursement claims, reminders, appeals. Hypothesis: ₹499 a year.
Success fee	10% of wrongly cut amounts we help recover.
Desks, employers	Scannable passes; family passes as a benefit.
Developers	Free rule lookups; keyed AI tools priced later.

Prices are starting hypotheses, tested higher before any discount.

Who is already here

Insurer apps	Serve the side that decides the claim.
Aggregators	Help centres on buying a policy.
Claim consultants	Human help, after the money is lost.

Competitor features were not re-verified on 20 Nov 2026.

Roadmap and honest limits

What we do next, and what this prototype does not yet prove.

When	What
Done	Live product, evals, public API and MCP, access and cost controls, family accounts, email agent, both apps on Google Play tests.
Next	Re-test Saath Offline 0.5.0 on phones (crash fix, encrypted passes); run the desk scanner on hardware.
Next	Interview families and desk staff; run the survey.
Next	Billing budget alert; permanent WhatsApp number.
Then	Apple sign-in and the paywall in the first public release.
Then	Reminders and a claim builder for reimbursements.
Then	Move the database to Mumbai (Express is Singapore-only today).
Later	Hospital desk pilot; NRI families; de-identified insurer view on real data, with consent.

What this prototype does not prove

- No outside user has used it yet. One founder's story, not a study.
- Watch and Offline are beta builds on Play test tracks; the Offline crash fix (0.5.0) is not yet re-tested on a phone. Scanner not run on hardware.
- WhatsApp runs on a Meta test number, 5 recipients.
- Insights uses synthetic claims, not real insurer data.
- Sign-in is open to anyone since 21 Nov; AI calls are capped per family per minute, with no daily cap yet.
- Hindi copy is not yet reviewed by a native editor.
- Eval set is one specimen policy and our own labelled cases.

Google DeepMind | Google Cloud

Startup Buildathon — India 2026

Powered by H2S | nasscom | HEADSTART

Google technology index

Every Google product in Saath and the job it does. Live on 21 Nov 2026 unless marked.

Gemini and Google models

- Gemini 3.8 Flash on Vertex AI policy X-ray, agents
- Gemini Live API voice and camera, ephemeral tokens
- Gemini 3.8 Live Avatar talking face, Vertex AI in Mumbai
- Decisions API, gemini-decision-1 routing, triage
- text-embedding-005 rule search
- Gemma 4 E2B on device, LiteRT-LM (Google AI Edge) offline app, beta
- Robotics-ER 2 desk scanner, built
- Veo video hospital scenes
- Lyria 3 Pro video music

Agents and developer tools

- Agent Development Kit (ADK) 2.15
- Agent Skills progressive disclosure
- Model Context Protocol (MCP) server 7 public tools
- MCP Toolbox for Databases 1.17
- Data Agent Kit AlloyDB MCP tools
- QueryData, Conversational Analytics API
- Google AI Studio Gemini API keys
- Google Antigravity agentic IDE we built in

Data and security

- AlloyDB for PostgreSQL (Express, PostgreSQL 18)
- ScaNN vector index
- IRDAI knowledge graph in AlloyDB 36 insurers, 17 TPAs, 18 Ombudsman offices
- Cloud Storage encrypted family vault
- Cloud KMS CMEK
- Secret Manager
- IAM and identity tokens service to service
- Sign in with Google Google Identity Services, open to any account

Google Cloud runtime

- Cloud Run 4 services
- Cloud Build and Artifact Registry
- Cloud Load Balancing global HTTPS
- Cloud Armor per-IP rate limits
- Cloud DNS and Google-managed certificates
- Cloud Scheduler
- Cloud Logging

Android, Wear OS, Play

- Android app in Kotlin and Jetpack Compose Saath Offline
- Wear OS app with a Tile emergency pass
- Google Play Console internal and closed testing
- Google Play Developer API release scripts

Channels: web app (English, Hindi), Hospital Mode voice in 10 Indian languages, WhatsApp, email agent at ask@saath.co.in, public REST API and MCP, Wear OS watch, offline Android app. Try it: https://saath.co.in · apps: saath.co.in/?tab=apps

Google DeepMind | Google Cloud

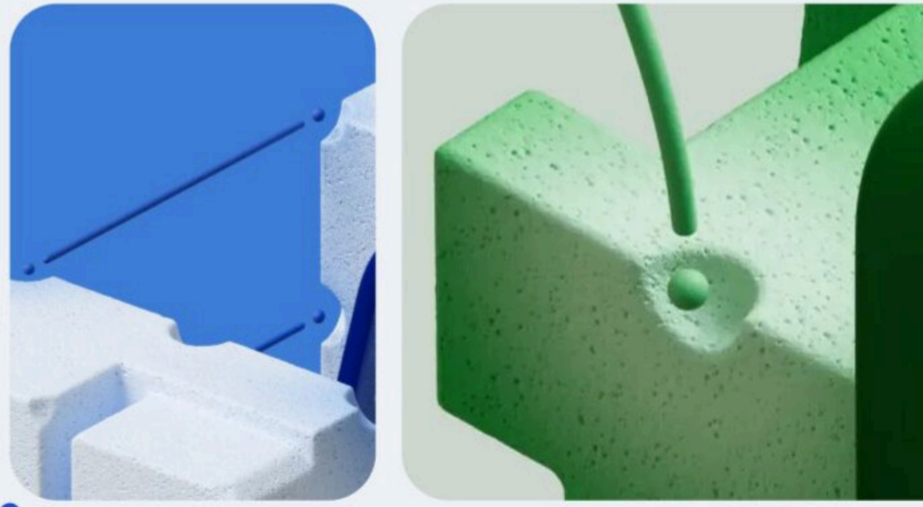
Startup Buildathon

— India 2026

Build Your Next Big Thing.

Powered by H2S | nasscom | HEADSTART





Thank you

https://saath.co.in · apps and QR codes: saath.co.in/?tab=apps · hello@saath.co.in

Built with love by Carson Rodrigues and Keegan Colaco · saath.co.in/about

Specimen policy from a fictional insurer; claim outcome data is synthetic.