

BUSINESS PLAN

MED ACCESS PATIENT SUPPORTIVE & PATIENT-CENTRIC TREATMENT MANAGEMENT SYSTEM

COMPREHENSIVE TREATMENT
MANAGEMENT SOLUTIONS FOR MEDICAL
TOURISM



INTRODUCTION

Med Access India was established in 2006 when the medical tourism was at a nascent stage. It started as medical tourism company, facilitating international patient's treatment in India. Initially Med Access followed the traditional model of working with some hospitals on the commission basis but soon realized that it was adding more to the cost and less to the patient value. Ethically, this was a not a business proposition that Med Access was keen to pursue.

Furthermore, in 2008, Med Access decided to explore the opportunity further. It begun with understanding inherent issues pertaining to a patient's treatment and gaps in existing healthcare delivery.





HISTORY: EVOLUTION OF MED ACCESS TREATMENT MANAGEMENT SYSTEM

THE SITUATION:

- Patient is not able to get treatment in his country
- · Patient is looking for treatment in India

A PATIENT'S NEED/GAP ANALYSIS:

What would be the needs of a patient, travelling to a foreign country for treatment?

This led to identifying the problems which a patient faces while seeking treatment abroad:

PROBLEMS FACED BY PATIENTS WHILE SEEKING HEALTHCARE ABROAD:

There are three universal fundamental issues of healthcare: Quality cost and access and then additionally there are psychological and logistics aspects as the patient is away from his country and home

Access to Healthcare

- Insufficient information and advice
- Lack of Transparency
- Patient doesn't have knowledge about his health condition.
- Problem in identification of the right specialty he should consult to start with.
- Patient doesn't have easy access to the right doctors/treatment
- · Problem in getting timely treatment

Quality Healthcare

- Patient is not in a right state of mind to take rational and prudent decisions about his treatment.
- Confusion in selection of right doctor
- Patient is not confident about his choice of the doctor and hospital
- Patient generally takes hospital route based on friend and family referrals. Patient doesn't have knowledge about the criterion of hospital selection.
- Problem in arriving at right diagnosis.
- In case the patient has arrived at diagnosis, doesn't know whether diagnosis is reliable and accurate.
- Patient is admitted under a doctor in-charge, he/she cannot have access to multiple expert opinions.
- Reliability of the selected treatment plan.
- Patient is not sure whether intervention can be avoided
- Patient is apprehensive about the outcome of treatment received
- Too much unnecessary care
- Inability to ensure continuity of care
- Patient empowerment/patient education is an issue.
- Treatment coordination is an issue.



• Patient is not involved in treatment decision making process.

Cost Issues:

- Patient doesn't know the right cost of treatment.
- Patient is not sure whether cost will not escalate during the treatment process.
- In case cost escalates patient doesn't know why cost has increased?
- Patient doesn't know how cost can be reduced?
- In case patient is treated- patient doesn't know whether treatment outcome will be positive and assured.

Psychological:

• Lack of psychological support in a foreign country during critical times

HEALTHCARE DELIVERY SYSTEM ANALYSIS:

Is the current healthcare delivery system well poised to address patient's above mentioned problems?

Identified Gaps In Existing Healthcare System:

There are number of gaps in the existing healthcare system which prevent it from being able to deliver patient-centric care:

- Navigation of the healthcare system: as Indian healthcare system is vast and complex
- Fragmented healthcare creates issues in care coordination
- Internet space which is the primary source of information for the patients abroad, is crowded and too much information is leading to confusion
- No single patient-focused and patient-centric thinking and approach
- Lack of patient support system
- Nobody is in-charge of the overall experience for the patient
- Low level of efficiency and effectiveness around delivery

Question is that along the care continuum, who is the best positioned to address patient's problems?

- Healthcare Providers
- Facilitators
- Or is there a need for a new system?

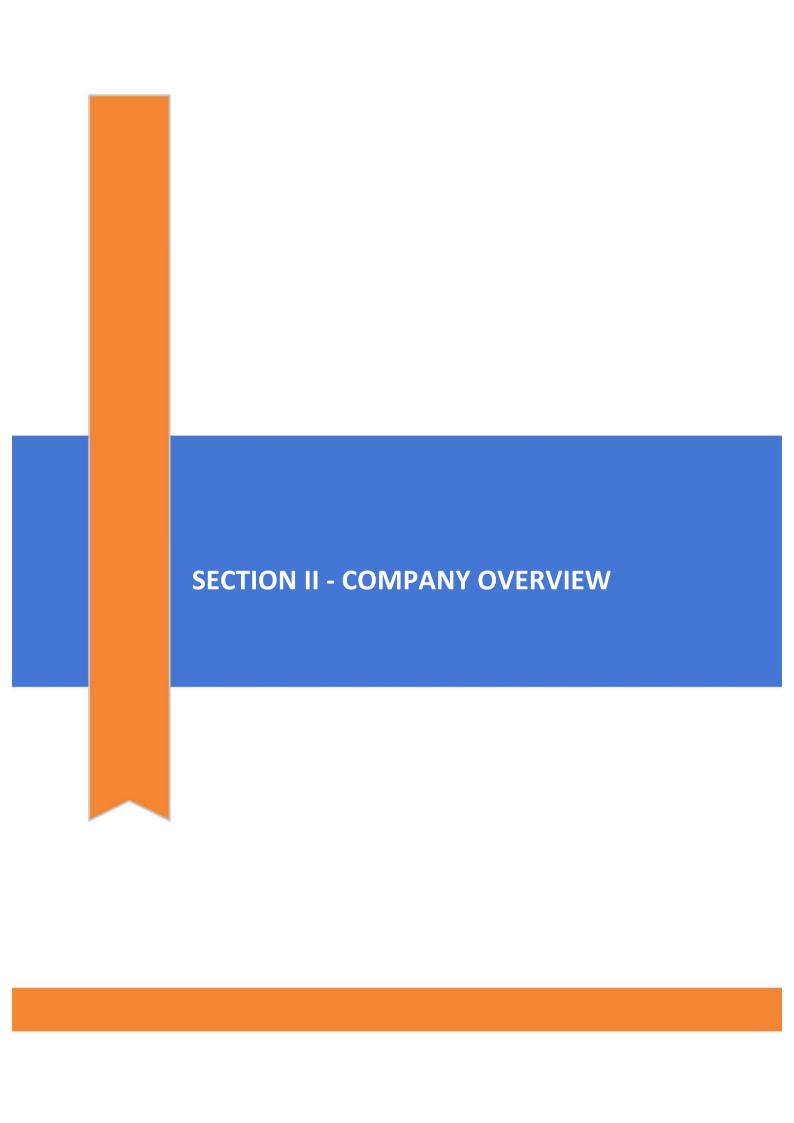
The answer is that the existing healthcare system, healthcare providers and facilitators are not well positioned to provide all solutions to every single patient.

Therefore, there is a need for a new system which could reconfigure and reengineer and fit together the components along the care continuum to bridge the gaps and provide solutions for the patients.

There was a need for a new non-aligned and neutral organization to provide solutions and remain always on the patient's side and making the whole process patient-centric



THIS IS HOW MED ACCESS WAS BORN TO TACKLES PATIENT'S PROBLEMS AND MAKE THE ENTIRE TREATMENT MANAGEMENT PROCESS ABSOLUTELY PATIENT CENTRIC.





COMPANY OVERVIEW

Med Access India was incorporated under the Indian company 1956, on February 2, 2006. However, the company was fully operational in 2008. Its headquarter is located in Mumbai, India. The Company was formed for the purpose of facilitating foreign patient's treatment in India.

The Company was founded by Bharat Wankhede, Shashi Wankhede and Dr Vinayak Wankhede. The management team owns 100% of the company's share.

The Company has created vital links to fill in the gaps between existing parts of the health care delivery system to ensure greater coordination in delivering health care services.

The Company is positioned as a provider of integrated solutions to personal healthcare challenges and assists patients, including insurance companies and corporate entities to successfully navigate the complex Indian healthcare system with economic and psychological ease.

The Company has developed innovative need-based models which provide comprehensive treatment solutions and support patients along the entire treatment process. The company's unique coordinated and integrated care processes and approaches ensure best quality, appropriate treatment, improve treatment outcomes, lead to better patient experiences, reduce costs, eliminate medical errors and provide care that is appropriate, safe, and timely.

The Company's Multiple Opinion Approach, Comprehensive Medical Case Management and personalized customized services are impeccably interwoven to ensure patients receive the best quality medical care and service, while reducing and managing patient's risks and costs.

The Company has successfully managed the treatment of more than 2100 complex to very complex cases with excellent treatment outcomes. It has provided about 22000 expert second medical opinions to the patients from all over the globe.

The Company started with West African countries from where it was getting patients through partners. Now the Company has expanded its base to East and South Africa through partnership route. The Company established an excellent reputation by best patient and treatment management which led to substantial business growth by good word of mouth by happy patients.

The Company has been getting patients through website from USA, UK, France and GULF countries.

Along with the successful business growth, the Company focused on brand building in terms of getting ISO 9001-2008 CERTIFICATION, Trade Mark registration and also became the member of FICCI.



Company Profile

Date of formation: February 2, 2006

Fully Operational: 2008Legal structure: Private Ltd

• Office location(s): Regd. Office: A3/9, Millennium Towers, Sanpada, Navi Mumbai.

• Pune Office: D/16, Sukhwani Park, North Main Road, Koregaon Park, Pune

Business stage: Serving Customers

Past Accomplishments

Products and services were launched:

- Med Access Model of Medical Tourism" launched in 2008 which identified four pillars of Medical Tourism i.e. Quality, Financial, Ground logistics and Psychological aspects of patient's treatment in India. Company's foundation was laid on these identified gaps and a multidimensional and patient-centric business model was developed.
- 2. **Model of Medical Case Management"** launched in 2010. This is a new service delivery approach to provide a comprehensive and coordinated treatment management to every patient.
- 3. **Innovative Treatment Management Process** developed and implemented in 2011. This model was developed to fill in the gaps identified in the arriving at the right diagnosis and treatment plan. This also helped in keeping the treatment on the right track
- 4. **Treatment Management System** evolved, implemented and successfully working. This is a comprehensive solution for a professional management of the entire treatment to make it patient-centric
- 5. Model for Insurance companies and Corporate Houses

Revenue milestones reached

Med Access achieved 100% growth year on year for the last three years

(In Rs)

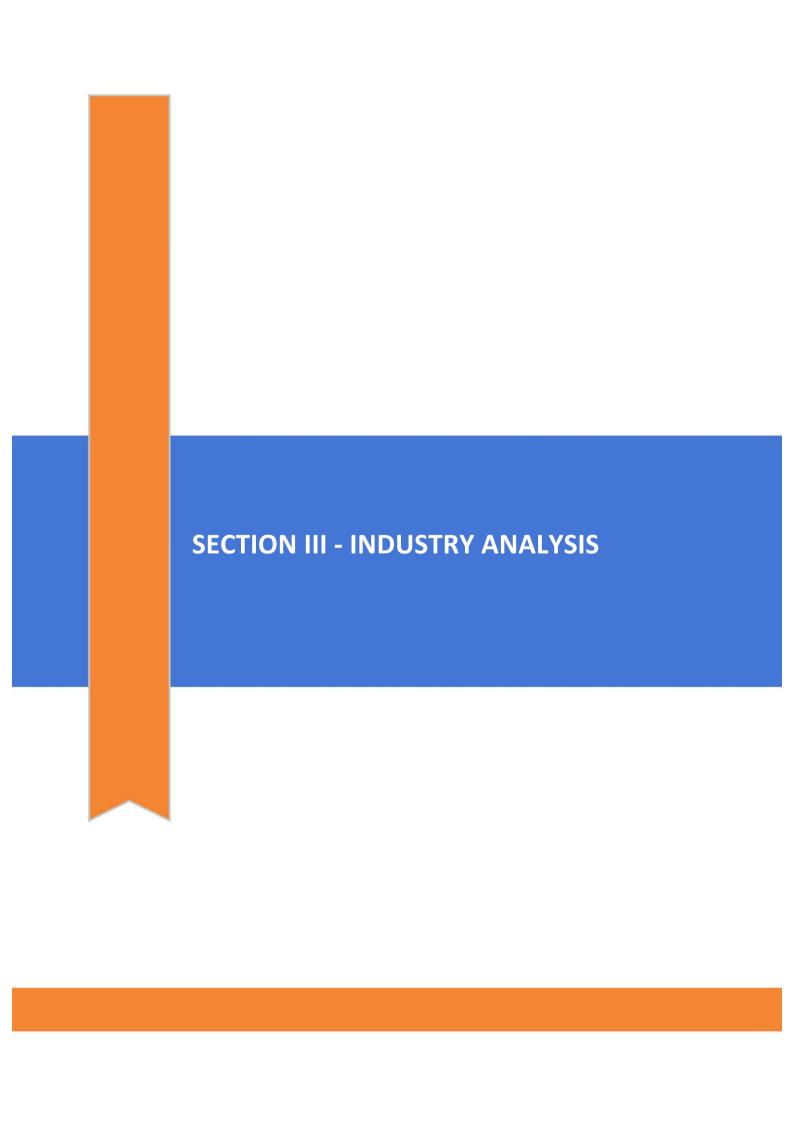
F.Y	REVENUE	PROFIT BEFORE TAX (PBT)	PROFIT AFTER TAX (PAT)
2011 -2012	8974791	677181	458610
2012- 2013	17613538	1807600	1249554
2013 -2014	39993164	2006252	1347810



Unique Qualifications

THE COMPANY IS UNIQUELY POSITIONED TO GAIN MARKET SHARE BECAUSE OF:

- The first and the foremost reason which makes the Company uniquely qualified to succeed is the fact that it is a pioneer in developing innovative, multidimensional and all-encompassing, patient-centric treatment management system which has been implemented, working successfully and helping patients to receive managed, high quality, affordable treatment which is made comfortable and hassle free. It is offering complete treatment solutions to every patient.
- The model is scale-able, all we need to do is to reach the patients Inherent strengths in Med Access Business Model which creates win-win situation for all stakeholders while making the entire process absolutely Patient-centric"
- "India Health Marts" which will offer convenience in terms of physical proximity to the patients in the targeted countries. India Health Marts will provide a solid platform for aggressive marketing and in building up long and sustainable relationships with the critical people in the target segments. It will create solid credibility being closer the patients as all the doubts will be addressed and all the preliminary formalities will be taken care of by the staff of India Health Marts. India Health Marts will help in increasing the footfalls.
- Tailor made offers as per the affordability will help in market expansion. The market will expand as more people will be able to afford treatment abroad.





INDUSTRY ANALYSIS

WHAT IS MEDICAL TOURISM?

Medical tourism is the travel of people to another country for the purpose of obtaining medical treatment in that country. Medical tourists are defined as people from various countries who travel across international borders to receive some form of medical aide or treatment.

The medical tourism industry has witnessed a steady growth in the recent years globally. As the world population becomes more aware of healthcare options and as quality healthcare rises as a priority in the minds of the majority ages, patients are bound to pursue cross border healthcare. The primary reasons for medical tourism therefore are high quality healthcare, specialized treatment options, immediate service opportunity for travel coupled with affordability.

ASSESSING MEDICAL TOURISM AS AN OPPORTUNITY:

These factors have made way for medical tourism as an attractive and efficient solution

Medical Tourism Low cost of medical procedures is Patients can schedule surgery Affordablity Improved a major benefit received by people procedures and seek consultaand cost communication serveces travelling across the borders for tion from doctors via the intermedical treatments. net or over the phone. Medical services will typically be Medical Tourists, especially High quality healthcare provided internationally accredthose seeking dental, cosmetic Travel opportunities ited hospitals and trained doctors. care etc can enjoy the opportunity to visit new countries. Possibility of immediate access to Immediate health services, especially for pa-Affluent patients demand techtients that require urgent care. nically advanced treatment op-Affluent tions that are not available. patients Individuals can go on a vacation These requirements are fulfilled for their medical treatment and by medical tourism destinations Anonyms avoid questions from friends and relatives about required surgeries.

MEDICAL TOURISM DRIVERS:

- Rising healthcare costs, demographic factors, and rising demand for cosmetic and dental surgery (procedures not covered under the insurance ambit in developed countries), together with the availability of quality and cost effective healthcare services in developing countries are main factors driving medical tourism globally.
- The substantial inequity in healthcare availability globally, has led to a situation where
 people may have to seek treatment options in other countries due to the lack of advanced
 treatment options domestically.



- While the demand for medical tourism is fuelled by quality and cost, considerations relative
 to domestic treatment options, the choice of destination is incumbent on numerous factors,
 including credibility of the destination, proximity, and the variety of available healthcare
 services.
- Increasing healthcare awareness has changed the mindset of many travelers who now look
 at healthcare holistically, rather than from a curative perspective; this has led to wellness
 tourism, where travelers opt for some form of rejuvenation or wellness exercise during their
 travels.
- With countries now treating medical tourism as a truly value adding proposition, not only to their economy but also to patients who travel in or out of the country to avail healthcare/wellness options, medical tourism/medical value travel is becoming an important consideration in the healthcare landscape of many emerging economies.

In summary, the addressable market for medical tourism is significantly large; the question to consider is whether India has the capability to leverage this opportunity efficiently.

GLOBAL MEDICAL TOURISM INDUSTRY:

Future of healthcare promises to be increasingly global. There is healthcare crisis in many parts of the world and search for quality healthcare has become an international quest.

SIZING THE INDUSTRY:

Medical of tourism comprises two different segments.

- 1. One segment comprises of people who travel to other countries for rejuvenation purposes.
- 2. The second segment comprises of people who travel for curative care that is not available in their countries.

While the former is a luxury segment, the latter is economy. Majority of the market that travels for curative care is extremely price sensitive and hence it plays an important role in deciding their destination for medical assistance.

Due to the highly fragmented nature of the industry and different definitions, there are various estimates of the market size.

- The global medical tourism market was valued at USD 10.5 billion in 2012
- It is estimated to reach a market worth USD 32.5 billion in 2019
- CAGR is of 17.9% from 2013 to 2019.
- Based on approximately eleven million cross-border patients worldwide are spending an average of USD 3,500-5,000 per visit, including all medically-related costs, cross-border and local transport, inpatient stay and accommodations.



- It is estimated that some 1,200,000 Americans travelled outside the US for medical care this year (2014).
- 2004 40 Billion (McKinsey & CII)
- 2008 60 Billion (Deloitte)
- 2010 79 Billion (IMTJ & New York Daily News)
- 2012 100 Billion
- Global medical tourism industry was estimated at USD 10.5 billion in 2012. It is expected to grow at a CAGR of 17.9 per cent from 2013-19 to reach USD32.5 billion in 2019.

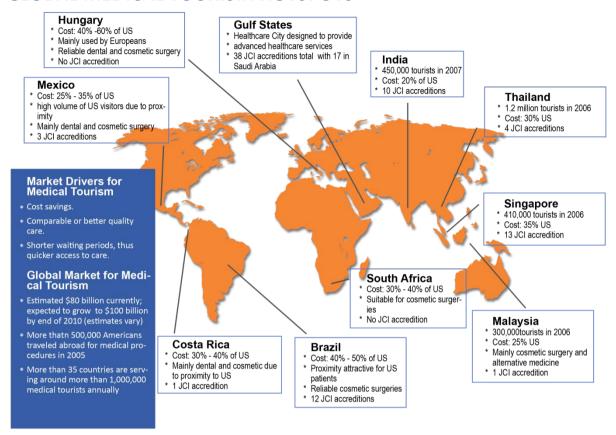
('Medical tourism hamstrung by obsolete visa rules', Business Standard, 2 December 2013)

PREVAILING TREND OF PATIENTS TRAVELLING ABROAD FOR TREATMENT:

NAME OF THE COUNTRY	NO. OF PATIENTS TRAVELLING ABROAD
UNITED STATE OF AMERICA	6000000/ year, growing 15 to 20 % every year
UNITED KINGDOM	62000/ year. Growing by 15 to 20 % every year
NIGERIA	60000 /year number growing by 20 to 30%
KENYA	50000/ year, 1256 to India (2010)
ETHIOPIA	10000/Year, number increasing by 20-30%
TANZANIA	1000/year, increase by 10-15 %
MOZAMBIQUE	38000/year. Number increasing by 10-15%
BOTSWANA	55000 patients, growing by 10-15% (south Africa)
INDONESIA	26000/Year. growing
MYANMAR	10000/Year
SWAZILAND	47000/Year, growing by 10-15%
SUDAN	40000/year, to Jordan. 400 to India (2010)



GLOBAL MEDICAL TOURISM HOTSPOTS



ASIA'S MEDICAL TOURISM ANALYSIS:

The Asian medical tourism industry has been growing at a double-digit growth rate for the past few years and the top three medical tourism markets in Asia are Thailand, Singapore and India.

India and Thailand are the two countries who definitely have an edge over their counterparts both in terms of the number of hospitals and the cost advantage. While Thailand and India are shaping up to be the main beneficiaries, Singapore has long been supplier of medical services in neighbouring countries.

NEW EMERGING PATTERNS OF GROWTH:

The global demand for healthcare services is on a rise, driven by demographic factors such as increased longevity and rising birth rates. Uninsured American patients are looking for treatment abroad as they cannot afford treatment in their home country. Large number of insured patients is expected to travel to India seeking quality and cost-effective treatment. Insurance companies and big corporate houses from all over the world are looking for medical tourism services.

In future, the trend is the emergence of medical tourism insurance companies. Demand for medical case management by big corporate and insurance companies is a new pattern of medical tourism.



Medical tourism is shifting to Asia and India is surging ahead in the race for medical tourism leaving behind countries like Malaysia, Thailand and Singapore which were earlier considered preferred destinations of foreign patients. Patients from almost 30 countries are travelling to India. India is now getting recognized for complex medical treatments in addition to wellness, Ayurveda and yoga. The costs in India are the lowest in the world.

EMERGING TRENDS:

UNINSURED PATIENTS:

 There are approx. 50 million uninsured Americans which are willing to go abroad for affordable and quality medical care

INSURED PATIENTS:

- The major segment in globalization of healthcare services will be the treatment of insured patients across the world.
- Market forces will themselves ensure that a large number of insured patients come to Indian hospitals. The key would be to provide top quality healthcare services at low cost. Insurance companies are accountable for the safety of their patients and they would not send them to any hospital if the quality is not world class, no matter how low the cost is.

MEDICAL TOURISM INSURANCE COMPANIES

• Emergence of medical tourism insurance companies in U.K and U.S.A.

DEMAND FOR MEDICAL CASE MANAGEMENT

• Demand for medical case management by big corporate and insurance companies is a new pattern of medical tourism.

CORPORATE OR INSTITUTIONAL MEDICAL TOURISM

- A new trend of medical care tourism overseas is Corporate or Institutional medical tourism
 where corporations are coming up with employee healthcare benefits strategies that would
 save on corporate medical treatment costs; particularly the corporate are concerned about
 the rising cost of business health insurance that comes with high premiums to cover surgical
 interventions and hospitalization expenses for their employees.
- Most employee health care providers have seen certain common issues such as cardiac stress, obesity and orthopedics, which are often very expensive and a setback to overall productivity levels of the employees, the solution to save cost on such things and to get better productivity level is to opt for Institutional or corporate medical treatment abroad.

MEDICAL TOURISM IS SHIFTING TO ASIA: INDIA SURGING AHEAD

- Medical tourism is shifting to Asia. India is surging ahead in the race for medical tourism leaving behind countries like Malaysia, Thailand and Singapore which were earlier considered preferred destinations of foreign patients. Patients from almost 30 countries are travelling to India.
- Americans, African and patients from SAARC countries are looking for medical treatments in India.
- India is now getting recognized for complex medical treatments in addition to wellness, Ayurveda and yoga. These medical services range from elective procedures such as cosmetic surgeries to complicated surgeries such as cardiac, orthopedics, neurosurgery and others.
- Many Indian hospitals have been quietly negotiating with US companies to send their employees to India for medical treatment at "rock-bottom rates.



- A boom in private hospitals in India is changing the nation's health delivery landscape beyond recognition.
- A study by the Federation of Indian Chambers of Commerce and Industry—Ernst & Young shows 15-20% growth for the Indian medical equipment market.
- Private hospitals are taking the lead in introducing latest technological wonders.
- With easy access to visa facilities, medical tourism is turning out to be another potential source of income for the healthcare industry,"

FERTILITY, SURROGACY & RARE GENETIC DISORDERS: ADVANTAGE INDIA

- Another reason for travel for medical treatment is because some treatments may not be legal in the home country, such as some fertility procedures. Commercial surrogacy in India is the latest trend. The economic scale of surrogacy in India is unknown, but study backed by the United Nations in July 2012 estimated the business at more than \$400 million a year, with over 3,000 fertility clinics across India.
- People with rare genetic disorders may travel to another country where treatment of these conditions is better understood.

MEDICAL TOURISM INDIA OPPORTUNITY:

India has emerged as one of the most sought after destination for medical tourists across the globe. The main reasons for the growing India popularity in medical tourism are:

- Value for money.
- Unmatched expertise. Highly qualified doctors with world-class expertise to handle all kind of cases, simple to complex.
- Quality treatment by well-equipped, organized & NABH & JCI accredited hospitals.
- Affordable cost of treatment (Lowest cost as compared to other countries).
- No language barrier.
- Largest pharmaceutical industry.
- Globally accepted paramedical talent.
- Zero waiting time.

Medical tourism as a segment has emerged owing to India's increasing strength in healthcare delivery.

India is placed among the top three medical tourism destinations in Asia, mainly due to the low cost of treatment, quality healthcare infrastructure and availability of highly-skilled doctors and alternate treatment options such as ayurveda and yoga, says a study.

"Within Asia, India, Thailand and Singapore are the three countries that receive maximum medical tourists owing to low cost of treatment, quality healthcare infrastructure, and availability of highly-skilled doctors".

With the emergence of newer needs and with India establishing a firmer footprint as a healthcare delivery destination, medical tourism is likely to gain impetus.



- 1. The medical tourism market is expected to expand at a CAGR of 27 per cent to reach USD 3.9 billion in 2014, from USD1.9 billion in 2011.
- 2. The inflow of medical tourists in India is also likely to cross 32,00,000 by 2015 from the current level of 850,000 in 2011

Source: Assocham

INDIAN MEDICAL TOURISM INDUSTRY (BILLION US\$), 2012-2018

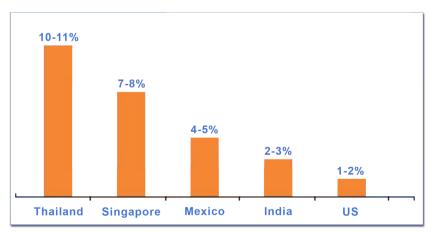


Source: Confederation of Indian Industry, RNCOS

Note: f = RNCOS Forecast

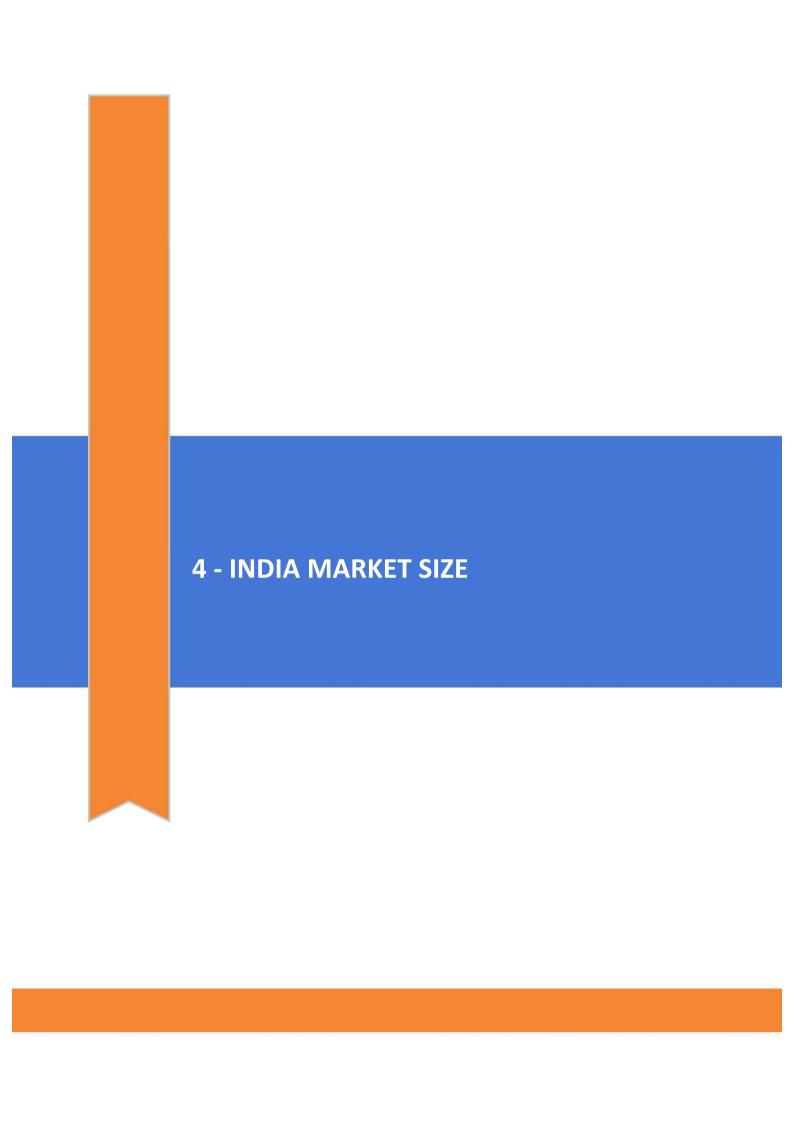
The figures correspond to the entire Indian medical tourism industry

MEDICAL TOURISTS AS % OF TOTAL FOREIGN TOURISTS



Source: World Bank; Singapore Tourism Board; Ministry of Public Health-Thailand; Bureau of Immigration-India; RNCOS

Note: The percentages are calculated as the number of medical tourists out of the total foreign tourist arrivals; Data for 2012





INDIA MARKET SIZE

INDIAN MEDICAL TOURISM INDUSTRY

According to the data compiled by the Ministry of Tourism from major airports, 0.75 million were the medical tourists in India (in 2010).

	2010	2011	2012	2013	2014	2015
MEDICAL TOURISTS (million)	0.75	0.83	0.91	1	1.1	1.21
REVENUES (US \$ million)	1067.5	1174.3	1291.7	1420.8	1562.9	1719.2
Base year 2010 is taken and 10% growth projected in subsequent years.						
MEDICAL TOURISTS (million)	0.75	0.9	1.08	1.3	1.56	1.87
REVENUES (US \$ million)	1067.5	1281	1537.2	1844.6	2213.6	2656.3
Base year 2010 is taken and 20% growth projected in subsequent years.						
MEDICAL TOURISTS (million)	0.75	0.98	1.27	1.65	2.14	2.78
REVENUES (US \$ million)	1067.5	1387.8	1804.1	2345.3	3048.9	3963.6
Base year 2010 is taken and 30% growth projected in subsequent years.						

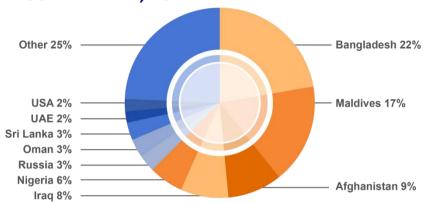
The Estimated number of medical tourists in India in 2015 would be between 1.21 million to 2.78 million. The estimated revenue would lie between US \$ 1719 million to US \$ 3964 million in 2015

CONFEDERATION OF INDIAN INDUSTRY (CII):

- The estimated number of medial tourists in India in 2015 would be between 1.21 million to 2.78 million.
- The estimated revenue would lie between US \$ 1719 million to US \$ 3964 million in 2015.
- According to a study carried under the aegis of Confederation of Indian Industry (CII), medical tourism in India is projected to become a US \$2.3 billion industry with an annual growth rate of 30% in 2012 from 12% (2002).



NATIONALITY WISE BREAKUP OF FTAS FOR MEDICAL TREATMENT PURPOSE IN INDIA. 2012



Source: 'Indian Healthcare Services', J.P. Morgan Asia Pacific Equity Research, 12 March 2014

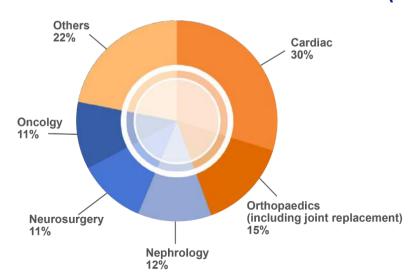
*Note: Country wise share adds up to 99%

SAARC countries in particular (namely Afghanistan, Pakistan, Nepal, Bhutan, Bangladesh, Maldives and Sri Lanka) are a major source of medical tourists owing to the physical proximity and political cooperation agreements

The SAARC countries have been an important source of medical tourists for India. Factors like proximity, direct air connectivity, and cultural connect help establish India as a preferred destination for medical tourism for patients from the region. With regional cooperation treaties in place, there is a mutual consent between these countries to promote each other as medical tourism destinations in a symbiotic fashion. For instance,

Maldives has recently suggested that medical tourists coming to India for their treatment should be encouraged to travel to Maldives for rejuvenation purposes18.

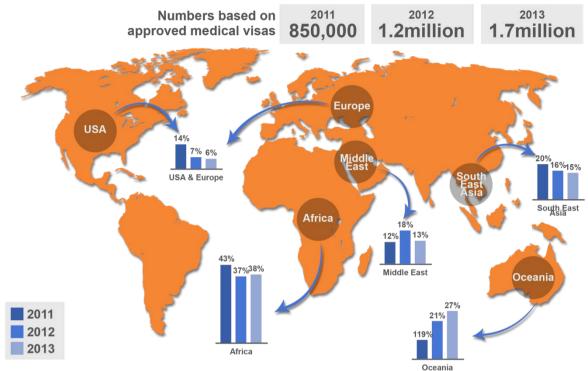
KEY MEDICAL TOURISM PRODUCT IN INDIA (2010)



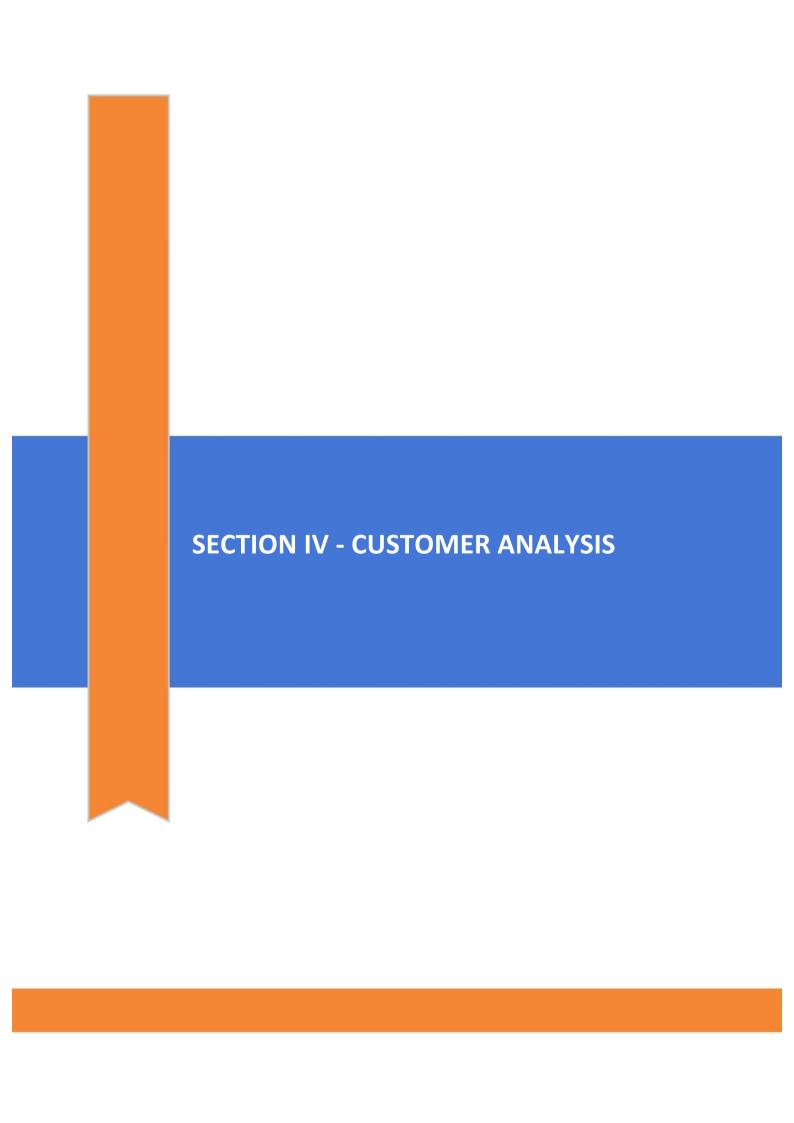


PERCENTAGE BREAKDOWN OF MEDICAL TRAVELLERS TO INDIA

Countries of Origin of Medical Tourists in India (in percentage)**



^{*}An average of two visas are issued per medical patient(including attendant).
**Rest from other regions





CUSTOMER ANALYSIS

5 - TARGET CUSTOMERS

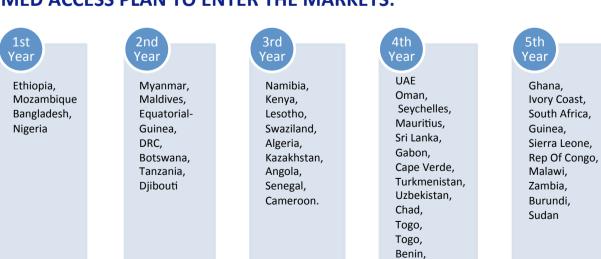
The target customers are the patients of any age or any disease who are not able to get treatment in their own countries and are willing and can afford treatment abroad.

TARGET COUNTRIES:

Med Access Target Markets

Africa	South Asia	CIS	Western World
Ethiopia Kenya Tanzania Uganda Sudan Libya	Bangladesh Nepal Maldives Myanmar	Uzbekistan Tazakistan kazakhstan	UK Canada *Social insurance schemes under pressure
Nigeria DRC Mozambique Namibia Angola Botswana Gabon Sierra Lyon Djibouti Ghana Cameron Equatorial Guinea Senegal Malawi *Poor infrastructure	UK CIS Middle East Africa	South Asia	*Costs and insurance premia

MED ACCESS PLAN TO ENTER THE MARKETS:



Zimbabwe



MED ACCESS TARGET CUSTOMER SEGMENTS

- Corporate Groups
- Health Insurance companies
- Health Ministries
- Travel Houses
- Diagnostic centers /pathology labs
- Doctors and hospitals
- Direct Patients
- Indian Embassies

MED ACCESS TARGET TREATMENT SEGMENTS

Key Procedures

- Cardiac treatment
- Orthopedics
- Spine Surgery
- Urology
- Oncology
- Neurosurgery
- Fertility
- Minimal Access surgery
- Organ transplant

Criteria

- Cold Elective Surgery Can be planned or postponed
- High Value, High cost differential
- Low continuity of care\ post surgery
- Easy to package
- High degree of predictable outcomes
- High Demand potential
- Focus Factory approach

6 - CUSTOMER NEEDS

UNDERSTANDING PATIENT'S BUYING BEHAVIOUR:

Patient Decision Making Process:

Appropriate treatment is not available in own country

(Lack of Access, Quality & Cost)



Look for treatment outside the country



Seek information from:

- Hospital/Doctor
- Internet
- Word of mouth
- Facilitation centre



Influencers in decision making:

Factors of evaluation

Types of service

Local Transportation



- Air connectivity
- Telecommunications
- Costs of health care
- Quality of health care
- Physicians' proficiency
- Quality accreditations
- Accommodation

- Food & Refreshments
- Sanitation
- Personalized care
- Medicines
- Safety / security
- Police Assistance
- Onward Journey assistance



Patient Decision Making situation and needs assistance

Med Access business models address almost all the factors listed above.

WHY CUSTOMERS WOULD NEED MED ACCESS SERVICES?

Patient will need Med Access services because Med Access will solve patient's problems which providers/ hospitals and healthcare system is not well positioned to address.

- Med Access helps patients, insurance companies and corporate to **navigate Indian healthcare** system with economic and psychological ease.
- Med Access provides a set of comprehensive services which addresses patient's access, quality and cost needs.
- Med Access offers its patients best managed care by offering solutions at each stage of treatment process
- Med Access offers patients value by facilitating and improving patient's decision making
 process by offering "Decision-making support" in initial stages of treatment. Med Access
 encourages "Shared Decisions Making" at diagnosis and treatment stages, thus,
 empowering patients to make informed decisions.
- Med Access helps implementing quality care in a planned manner: by developing structure, processes, supervision and overall treatment coordination. This leads to best treatment outcomes.
- Med Access provides Professional Medical Case Management approach to offer best and comprehensive treatment management. Med Access Medical Case Management is the best way forward not only for the patients but for health systems and insurance companies.
- Med Access "Innovative Treatment Management Process" helps patients choose the best and most appropriate course of treatment.
- Med Access helps patients seek multiple opinions from the best of the best doctors on OPD basis to arrive at the right diagnosis.
- Med Access offers patient complete solutions in terms of personalized, integrated and coordinated care, a perfect answer to the fragmented care.
- Med Access "Total Treatment Management" helps patients in avoiding diagnostic and treatment errors and unnecessary surgeries, thus ensuring quality at very stage resulting in best treatment outcomes.
- Med Access patient-centric financial models offer lower than market price which is committed and affordable



- Med Access **safeguards patient's interests** by being with patient all along the treatment process, never leaving the patient alone.
- Med Access business philosophy, models make the entire treatment process absolutely patient-centric resulting a excellent patient experience





COMPETITIVE ANALYSIS

7 - DIRECT COMPETITORS

The Company is operating in Medical Tourism arena; the company perceives competition from two sources:

There are several India-based medical tourism agencies offering services to patients from Africa, US, UK, Middle East, Central Asia and South East Asia. These companies are focusing primarily on logistics and coordination in terms of doctor's appointments and logistics. These agencies are having tie-ups with a few top most big brands and they sell these hospitals and their services. These agencies refer the patients to a hospital which offers them higher commission. They market their services primarily through web. These agencies do not have any specific business models in place and the business practices are not structured and patient-centric. The company's competitors include the following India based companies:

- Safe Med Trip, Delhi
- · High Beam Global, Delhi
- Forerunner Healthcare, Mumbai & Nagpur

8 - INDIRECT COMPETITORS

In addition, big hospitals with established brand names are having a distinct advantage in Medical Tourism arena. These hospitals, having spotted the huge business potential are focusing on this segment by having independent International Patient Departments. They are providing all the services including all logistics and coordination, communication etc. The patient is admitted in the hospital on arrival and international patient department is responsible for everything. These hospitals are having advantage over the Medical Tourism companies in terms of being direct providers, therefore, better perception and better confidence of the patients in their services. The company's competitors include the following hospitals:

- Apollo Hospitals
- Fortis Hospitals
- Max Group of Hospitals
- Medanta: The Medicity
- Jaslok Hospital, Mumbai
- Gangaram Hospital
- Artemis Hospital

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Med Access Treatment Management system" has emerged as a pioneering approach in healthcare delivery system. This model is having universal appeal and application.

It is hard for any hospital to focus on a single patient and make the process patient-centric. It is also difficult for a hospital to provide an integrated and coordinated care. A single hospital can provide whatever best available with them, it may not be the best available for the patient. The cost of treatment cannot be controlled as the profits need to be maximized.



There is a need for a neutral organization which can focus on a single patient and support and manage the entire treatment process and ensure that quality, cost and access needs are well addressed and in a comprehensive manner.

Ensuring treatment quality & its cost effectiveness as well as professional management of the treatment process are the key parameters. Med Access will succeed based on the strength of its patient-centric models addressing this critical aspect of patient's treatment in India. A Med Access single patient focused treatment management service makes the entire treatment process highly effective and efficient leading to best treatment outcomes.

Once there is awareness about the availability of these kinds of treatment services, Med Access can grow to dominate the medical tourism market. In future, the demand of these kind services will grow tremendously.

9 – MED ACCESS COMPETITIVE ADVANTAGE

The company has created following competitive advantages to distinguish itself from the competitors

- The Company has developed a unique approach to patient's treatment management. This
 has made the entire treatment process patient-centric and provided the company a
 sustainable competitive advantage.
- The Company has **created a niche for itself in healthcare system**. It is an innovative patient supportive and patient centered approach to treatment management.
- The Company has created a competitive advantage by being **an independent and neutral organization**. It does not have any exclusive tie-ups with any hospitals or doctors in order to offer what is best for the patient and to be totally on the patients' side.
- The company has created niche by successfully managing complex to very complex cases.
- The Company is a professional organization offering comprehensive treatment solutions in
 a structured manner while the competitors are operating like agencies and offering part
 solutions in an unstructured manner with main focus on logistics aspects of the treatment.
- The Company's business model is need based .Being the first and only company that has
 systematically analyzed the entire treatment process of a foreign patient and identified the
 gaps which providers are not in a position to fill up. The Company has designed solutions to
 fill up these gaps.
- The Company has created a sustainable competitive advantage by being the first company
 to develop innovative processes and approaches to provide patient centric comprehensive
 solutions at each stage of the treatment process.
- The Company has gained a competitive advantage by providing solutions to fragmented care. The company's "Innovative Treatment Management Process" and "Medical Case management" are making the care coordinated, personalized and integrated.



- The Company has created a sustainable competitive advantage by making the entire process absolutely patient-centric
- The Company has unique financial models in place which ensure affordable treatment cost which do not change during the treatment process. It does not work on commission model

10 - SWOT ANALYSIS - MED ACCESS INDIA

STRENGTHS

- Unique and patients centric approach to patient & treatment management
- Innovative treatment management models in place
- Complete focus on quality, cost and coordination in such way that leads to best outcomes
- Niche player catering to all the needs of the foreign patient and filling up gaps in healthcare system
- Works only with the best doctors and appropriate hospitals in India
- Neutral and non-aligned organization, always on the patient's side
- First company to offer Medical case management service
- Reliable and trust worthy
- A few focused and organized players offering structured solutions to patients.

WEAKNESS

- Financial limitations for business expansion
- Small team
- Perception of a middleman to a certain extent.

OPPORTUNITIES

- Sunrise sector
- Huge unexplored potential
- Growing market looking for structured models and ethical practices
- India in best position to offer best quality and cost effect healthcare solutions to foreign patients
- Need for new innovative healthcare delivery models addressing access quality and cost gaps

THREATS

- Copy of model
- Competition from other Asian countries



11 - SWOT ANALYSIS - HOSPITALS

STRENGTHS

- Financial muscle power
- Establishes brand names
- Direct providers
- Chain of hospitals at various locations
- Corporate tie-ups
- Easy to sell

WEAKNESS

- Competition among hospitals
- No control over cost
- Non negotiable attitude & policy
- Lack of focus on an individual patient
- No monitoring authority for cost, quality and time
- Does not cater of all the needs of an international patient
- No multiple opinion approach

OPPORTUNITIES

- Sunrise sector
- Huge market potential
- Good image of India is attracting patients
- Private-public partnership
- Improvement in working system and policies

THREATS

- Increasing cost, limited number of choices in terms of doctors
- Growing inter competition is diverting patients
- Anti medical tourism by the some countries
- Other Asian countries are aggressively marketing
- Natural calamities



12 - SWOT ANALYSIS - MEDICAL TOURISM COMPANIES

STRENGTHS

- In a position to provide options in terms of doctors and hospitals
- In a position to offer customized and personalized services
- Convenience and expediency
- Lower rates than getting it directly
- Support in logistics
- Help in navigating the process

WFAKNESS

- Patient is treated as a customer and not a patient
- More focus on tourism/logistics part than on treatment
- Commission adds additional cost to patients
- Majority of them are working as online agency
- Majority of them are short term players
- Act as just an extended arm for the hospitals
- Most of them act just as a link between patient and the hospitals
- No medical case management
- No value added services
- No patient -centric model

OPPORTUNITIES

- Sunrise sector
- Huge unexplored potential market looking for structured models and ethical practices
- India in best position to offer best quality and cost effect healthcare solutions to foreign patients
- Gaps in healthcare delivery and management services which hospitals are not well positioned to fill up
- Scope in demand of patient-centric models
- Sunrise industry, huge scope of expansion as India is best positioned to get the major share of it

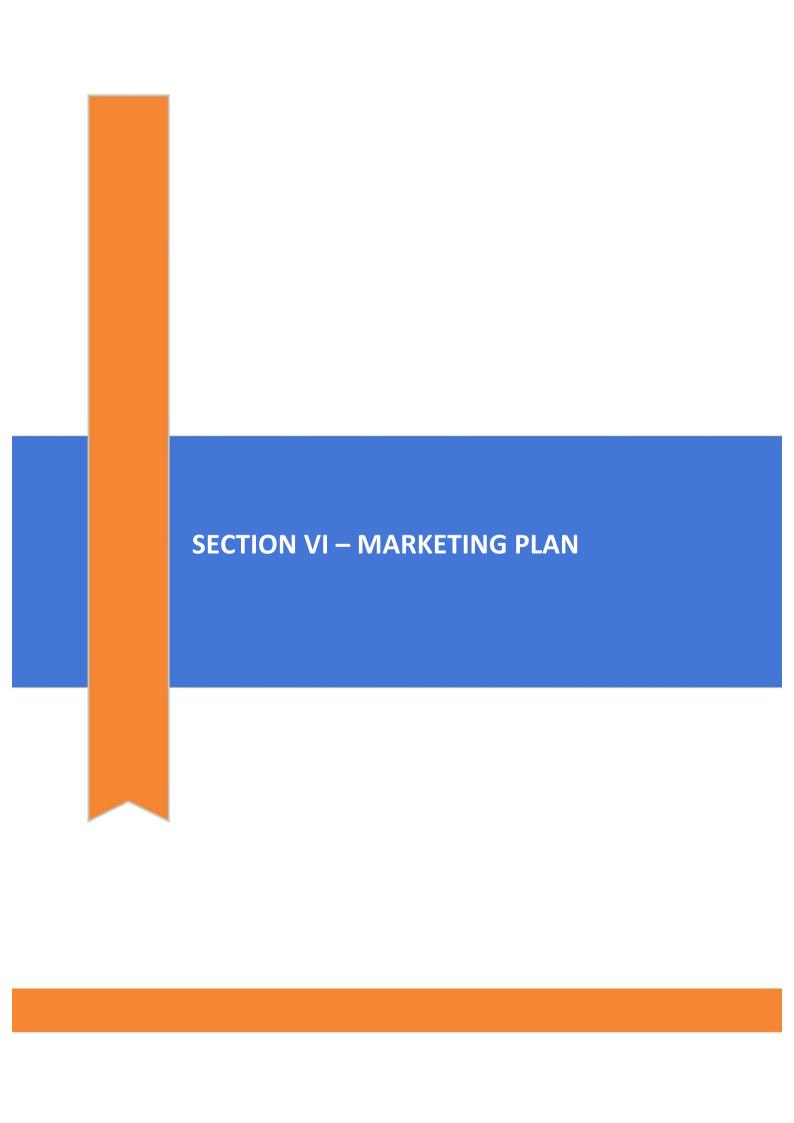
THREATS

- Negative attitude towards medical tourism by some government abroad
- No structured models in place
- Acquisitions by major hospitals
- No major role to play in future
- Negative perception of middlemen
- No value addition per se
- Improvement of healthcare infrastructure in countries of origin.



MED ACCES DIFFERENTIATION

	Why Med Access India?	Why Not Hospital Directly?	Why Not Other Medical Tourism Companies?
1	Offers complete treatment management solutions	Offers treatment only	Minimum involvement in treatment aspect
2	Offers choice of carefully selected best hospitals for each case from "all over India".	A single hospital can offer whatever best it has	Most of the companies have exclusive tie-ups with a few hospitals only
3	Offers a choice of carefully selected best of the best' doctors for each case from' all over India'	A single hospital can offer whatever best doctors it has. All the "best doctors" do not work in one best hospital	This decision mostly rests with the hospital where the patient is referred
4	Each case is referred to minimum 3 top most hospitals/doctors in India. So, multiple opinions are obtained on each case. Therefore, the patient is offered the simply best treatment available in India.	Option of multiple opinions is limited and at one man's discretion	The patient gets what all is available in the selected hospital
5	Negotiate best prices therefore, offers /maintain substantial cost advantages as well as complete monitoring of the financial aspects	There is no assurance on the cost of treatment. There is always a tendency to escalate the costs on one pretext or the other	Many companies are working on the basis of the Commission. They don't have any control over costs. For them " higher the bill, higher the commission" is the approach
6	Offers innovative, structured approaches and processes at each stage of treatment	Hospital's focus is treatment- centric	None of the companies have yet looked at the patient centric aspect
7	Highly personalized, customized and patient-centric management of each case	Scope of personalized care and services is not there as a new patient is another patient	They just hand over the patients to the hospital, patient care and services are dependent on what hospital can provide.
8	Provides medical and allied services at one point	Mostly provides Medical services only	Provides primarily allied services only
9	Only company to launch Medical Case Management in India	Hospitals adopt tradition ways of working and dealing with the case	Case Management is dependent upon hospital only
10	Works as a complete support system for patients	Support system concept is not available	No support, works for hospitals, not for the patients





MARKETING PLAN

10 – PRODUCTS & SERVICES

- A) MED ACCESS MODELS
- **B) MED ACCESS SERVICES**

MED ACCESS MODELS





MED ACCESS SOLUTIONS TO THE PATIENT'S PROBLEMS:

INNOVATIVE APPROACH & PROCESSES:

Med Access mission is to design, develop and implement innovative and integrated solutions to a personal healthcare challenges and assist patients, including insurance companies and corporate entities to navigate the complex Indian healthcare system with economic and psychological ease.

Med Access has developed approaches and processes to bring together delivery, management and organization of services related to diagnosis, treatment and care, efficiently and effectively. This empowers patient to get seamless control over the entire continuum of care while making the entire treatment process patient-centric ensuring best quality treatment and positive outcomes..

MED ACCESS WORKS ON THE FOLLOWING ASSUMPTIONS/PREMISE:

Med Access works on the premise that:

- It is difficult for a foreign patient to gain a real insight of a healthcare system of a far off country
- The best doctors are in a position to deliver the best treatment.
- All best doctors do not work in one single hospital. Therefore, it is advisable to adopt "doctors to hospital approach and not hospital to doctor route". This helps in selecting the best doctors for each case.
- The best treatment is NOT necessarily available in big branded hospitals where the costs can be invariably high, unreasonable and uncontrollable. This helps us controlling the costs without compromising on the treatment
- To patronize a few hospitals can lead to a monopoly kind of mind-set and situation. This
 helps in giving us freedom to chose the appropriate and best doctor, hospital and have
 the best price negotiations
- The foreign patients would essentially need a support system in terms of an organization which could understand their needs and manage, coordinate and monitor the whole process by being with them and for them only.
- Finally, resources are limited for any individual or organization and needs to be used iudiciously
- There is a need for a third party to manage and coordinate the treatment.
- Quality care needs to be managed.



MED ACCESS BUSINESS APPROACH:

Med Access is dedicated to do whatever it takes to make its patients' medical trip to India fruitful and comfortable. Its approach takes full advantage of its in-depth knowledge of Indian healthcare system and experience in treatment management of thousands of international patients.

1. TO REMAIN AN INDEPENDENT & NON-ALIGNED ORGANIZATION:

Med Access has chosen to remain independent. It is not having any exclusive tie-ups with hospitals or doctors; this helps the company to select the best for its patients.

2. PATIENT-CENTRIC APPROACH:

At Med Access, we place our patients at the centre of care and develop services that revolve around them. Med Access is for the patients and with the patients throughout the treatment process. Med Access creates a platform where patients, patients' families, friends and doctors collaborate as a cohesive team to deliver the best care for each patient.

2. COORDINATED CARE: AN INTEGRATED CARE APPROACH

At Med Access the care is not fragmented. We take an integrated approach to coordinating treatments for our patients. We serve as an advocate for the patient to ensure that all aspects of their care during the treatment are addressed comprehensively and appropriately.

Med Access Medical Case management is the complete solution to the fragmented care

3. ASSURED QUALITY-ASSURED OUTCOME –MED ACCESS PASSION:

a) Delivering and maintaining quality in healthcare needs unique and creative approach

Working with ONLY the" Best of the Best in India:

Working on the premise that the quality of treatment tremendously depends on the class of the doctor who treats the patient, we always select and work with the "Best of the Best in India."

b) To take "Doctor to hospital approach" for treatment management:

Moving a step further, our conviction is that one hospital cannot have all the best doctors working for them for all super specialities. Now in order to offer the best possible treatment solutions, we prefer to take "Doctor to hospital approach" which means that we select to work with only those best and appropriate hospitals where these selected best doctor work.

c) Seeking multiple opinions: The only way to seek right treatment

Med Access believes in seeking multiple opinions on each complex case to arrive at the correct diagnosis and appropriate treatment plan.

d) Avoiding misdiagnosis and unnecessary surgeries

The right doctor, the right hospital, the right diagnosis and right line of treatment always avoids misdiagnosis and unnecessary surgeries and results in best and positive outcomes.

4. MONEY MATTERS: THE CORNERSTONE OF HEALTHCARE BEYOND BORDERS



Negotiating best prices, meticulous monitoring and total management of money matters is the critical aspect of the total treatment management at Med Access India. This helps patients in paying very reasonable prices for their treatment and there are no last minute surprises.

5. COMPLETE OWNERSHIP:

Somebody's trust in your organization is directly proportionate to the responsibility of living up to it. This is what everyone in Med Access believes in and strives to come up to it. We take up onus of our patient's health trip to India and nothing is left to chance.

Our customer support teams are trained vigorously to deliver services in friendly and compassionate manner.

MED ACCESS INNOVATIVE PATIENT-CENTRIC MODELS

- 1 MED ACCESS MODEL OF MEDICAL TOURISM
- 2 MED ACCESS MODEL OF TREATMENT DECISION SUPPORT
- 3 MED ACCESS INNOVATIVE TREATMENT MANAGEMENT PROCESS
- 4 MED ACCESS PROFESSIONAL MEDICAL CASE MANAGEMENT
- **5 MED ACCESS QUALITY HEALTHCARE**
- 6 MODELS FOR INSURANCE COMPANIES & CORPORATE HOUSES



1 - MED ACCESS MODEL OF MEDICAL TOURISM

MED ACCESS FOUNDATION WAS LAID ON THE "FOUR PILLARS OF THIS MODEL"

The "Med Access Model of Medical Tourism" is patient-centric and multidimensional.

Foundation of Med Access is built upon the "Four Pillars of Model of Medical Tourism". These four pillars identify and define the unmet needs of the travelling patient in the existing healthcare system and provide comprehensive solutions to address these needs.

Med Access foundation was laid on answering these questions making the whole process a patient-centric one. New systems and processes were put in place to ensure the patient receives highest quality, appropriate treatment at affordable cost while taking care of all his psychological, safety and logistics needs and to make the whole trip smooth, hassle free and productive.

That is how "Med Access Model of Medical Tourism" was evolved. This model focused on all the needs of the patient and addressed each of them in logical and comprehensive manner.

Med Access foundation was laid on the four pillars of medical tourism.

MED ACCESS MODEL OF MEDICAL TOURISM





Med Access Model of Medical Tourism is a multi-dimensional, patient-centric approach. It encompasses wide spectrum needs of a medical tourist and acts as a road map to a smooth and successful treatment process.

Foundation of Med Access is built upon the 'Four Pillars' of the Med Access Model of Medical Tourism. The 'Four Pillars of Medical Tourism' identify and define the unattended needs of the traveling patient in the existing healthcare system and possible solutions to them.

'FOUR PILLARS' OF MEDICAL TOURISM

- Quality Treatment Aspect
- Financial Aspect
- Psychological Aspect
- Ground Logistics Aspect

QUALITY TREATMENT ASPECT

HOSPITALS

Med Access has selected with the very best of healthcare institutions in India as per the speciality which it is known for. These hospitals are state of the art facilities, equipped with state of art infrastructure and latest technology. Hospitals adhere to international standards of clinical care, safe environment, medication safety, respect for rights and privacy, international infection control standards.

The key considerations while selecting a partner hospital are:

1. Accreditations and Certifications

Accreditations and Certifications are the most important consideration in selecting partner hospitals. All our partner hospitals hold at least one of the following renowned certification

- Joint Commission International (JCI)
- National Accreditation Board for Hospitals and Healthcare Providers, Board of Quality Council of India.
- **2. Affiliations and Associations:** Any affiliations with the global Center of Excellence is another key consideration

3. Area of Specializations

We have identified and classified hospitals on the basis of expertise and success rate for each procedure. We generally track patient treatment success rate since the beginning.

4. Infrastructure and Facilities

All partner hospitals are having the following facilities and infrastructure:

- Advanced Diagnostics and Support Infrastructure 125 slice CT, High-end MRI, neuronavigation surgical systems, neuro-physiology and comprehensive rehabilitation services, finest quality implants, prosthesis and consumables of international repute
- Operation theatres built to international specifications, having ultra-clean laminar air flow system ensure highest standards of infection control, matching the best in the world.



- Specialized physiotherapy and rehabilitation services to help the patient to recuperate swiftly.
- All medical investigations are conducted using the latest, technologically advanced diagnostic equipments.
- Stringent quality assurance exercises consistently ensure reliable and high quality test results in a timely manner.

5. Patient care standards

All our selected hospitals have a large pool of highly qualified and relevantly experienced nurses and support staff ensuring individualized care.

DOCTORS

Med Access's associate physicians and surgeons are the finest team of doctors in India. They have been trained and worked at the best institutions in the world, garnering invaluable experience. Each one of them has a rich experience of performing thousands of surgeries with excellent outcomes.

The key considerations while selecting partner doctors are:

1. Qualifications and Training

All our associate doctors are qualified from accredited medical schools. They are trained and have worked in some of the best centres in England, USA and Europe.

2. Experience

Our associate physicians and surgeons have on an average 20 years of experience in their respective field of specialty and with hundreds of surgeries to their credit in their field of specialty.

3. International Exposure

All of our associate physicians and surgeons have studied, trained and worked in USA, England and Europe.

4. Board Certification

All our associate doctors are Board certified

5. Proven Results and Success Rate

Backed by vast experience and knowledge, each of our doctors and surgeons has successfully completed thousands of surgeries.

FINANCIAL ASPECT

India offers significant cost savings compared to the rest of the world. Most estimates claim treatment costs in India start at around a tenth of the prices compared to treatment in America or Britain. The financial aspects are critical and Med Access India always strives to provide the most affordable prices and excellent value for money.

- Offer all- inclusive packages
- Regular update on the standard pricing structure for standard procedures in India.
- Negotiates the best prices and monitors the same all along the treatment process.
- Develops detailed cost estimates.
- Offers multiple destinations for cost-savings.



- No Hidden costs; complete transparency.
- Tracks the miscellaneous costs like accommodation, local transport etc.

PSYCHOLOGICAL ASPECT

Psychological aspect of Medical Tourism is critical and needs the clear understanding and compassionate handling by the healthcare coordinating organization. Med Access India follows a process in understanding the mental and emotional state of mind of patients. Patients travelling to foreign lands need to feel secure, emotionally and personally. We maintain extremely warm and hospitable environment to keep the patients happy.

1. Safety & Security Needs

Med Access adopts a cautious and watchful approach at each and every stage along the process, be it the selection of the accommodation for recuperation or local travelling.

2. Emotional Needs

- The process of understanding patients' state of mind starts much before the patients arrive in India
- Written and verbal communication before arrival is critical and is handled with great care and compassion.
- Med Access India makes an effort to build a bond with patients to make them comfortable, confident and secure.
- On arrival, the patient is personally picked up from the airport by the manager who has been interacting with the patient in the pre-departure stage.
- Regular visits to patients in the hospital to give the patients feeling of comfort and belongingness.
- Med Access India ensures to accompany patients from consultation with the surgeon, to the time of preparing them for the surgery till the time they are back in their rooms.
- Through regular follow-up visits and coordination with the hospital and doctor, we ensure the smooth sailing of the post-operative phase.
- Special care is taken to keep patients in touch with their relatives and friends back home and continuous contact is maintained with the homeland.
- The end result is that the patient feels that Med Access India has become an important part of their lives.



GROUND LOGISTICS ASPECT

From taking care of your travel to India from anywhere on the globe, providing appropriate accommodation, ensuring safe and secure local commuting, taking care of complete coordination with the hospital and doctor, to all the way to a speedy recovery until you are back home, Med Access is your one-stop resource. In addition to providing with world-class healthcare facilities, it also provides:

- Visa facilitation.
- Accommodation.
- Local travel.
- Transferring patient medical records.
- Forex
- Translators
- Arranging for personal assistant/ concierge.



2 - MED ACCESS MODEL OF TREATMENT DECISION SUPPORT – A SHARED DECISION MAKING AT PRE-TREATMENT STAGE

Med Access Treatment Decision Support model provides personalized support and tailored education for patients who are facing a decision about their treatment. The goal of model is to empower the patient to make more informed choices about their health care.

MED ACCESS TREATMENT DECISION SUPPORT MODEL HELPS PATIENTS ANSWER THE FOLLOWING FUNDAMENTAL QUESTION:

- What do I have?
- What are my options?
- Where should I go?
- What should it cost?

MED ACCESS'S TREATMENT DECISION SUPPORT PROGRAM INCLUDES:

When decision-making is shared, Med Access along with the selected doctors and multiple opinions enables the patient to assess all of his or her choices and select the one that matches his or her preferences and values.

- Exploring diagnosis, current treatment recommendations and past results.
- Building a foundation for informed decision-making.
- Providing evidence-based, objective information.
- Coaching the patient through a decision-making process that will produce the best health outcome.
- Expanding the patient's consideration set with information about all treatment options.



3 - MED ACCESS "INNOVATIVE TREATMENT MANAGEMENT PROCESS" A PATIENT-FOCUSED & PATIENT-CENTRIC MODEL

Med Access developed an "Innovative Treatment Management Process" which supports the patient at every stage of the treatment and helps in eliminating the errors and achieving the best treatment outcomes.

MED ACCESS UNIQUE TREATMENT MANAGEMENT PROCESS:

Med Access has developed mechanisms that ensure the right care at the right time in the right context, driving appropriateness and reducing avoidable risk.



SEEK multiple opinions.

ARRIVE at "Right, Reliable and Accurate Diagnosis" by

- Confirmation and reconfirmation from the "Best of the Best" super- specialists
- Getting investigations done at right, reliable and accredited laboratories /pathology labs and scan centers.

OBTAIN "Right Treatment" by

- Being treated by the best & the most appropriate team of doctors and hospitals.
- Following a multidisciplinary & holistic approach.

ACHIEVE the "Best Treatment Outcome" by

- Complete and close on-going monitoring by being in touch with the doctors, hospital and administrative staff all the times and by regular follow-ups to ensure the best outcome.
- By securing "Right Diagnosis- Right Treatment Plan- Professional Treatment Management
 & Coordination- Resulting in Best Treatment Outcomes"

AVOID & PREVENT medical errors and unnecessary surgeries.



4 - MED ACCESS MEDICAL CASE MANAGEMENT - PERSONALIZED, CUSTOMIZED AND COORDINATED PATIENT-CENTRIC CARE

WHAT IS MEDICAL CASE MANAGEMENT?

Medical case management is a service delivery approach which provides comprehensive care.

Case management's potential is only beginning to be explored as patients and health insurance companies continue to search for ways to contain cost while retaining quality.

The purpose of case management is to address quality, safety and cost-effective care, as well as to focus upon facilitating appropriate access to care.

"It is a collaborative process of assessment, recommending, planning, coordinating and implementing multi-disciplinary medical services to promote quality and cost effective outcomes and to achieve the best possible treatment and rehabilitation"

- Med Access case management services ensure that patients receive the appropriate medical care while maximizing cost savings. Medical Case Management team coordinates care for medical procedures, suggests treatment options and monitors ongoing medical treatment while directing patients toward high-quality providers.
- We evaluate each case using evidence-based medicine and best practice guidelines ensuring that patients are receiving the right care, in the right setting and at the right time.
- Med Access highly effective case management solution reduces costs, maximizes opportunities for savings and ensures that patients are receiving the appropriate care.

MED ACCESS CASE MANAGEMENT SERVICES

- Coordinate multiple aspects of patient care.
- Ensure selection of the best and most appropriate doctors.
- Evaluate and ensure an effective treatment plan.
- Coordinate consultations and communication with the doctors.
- Ensure that the patient receives the prescribed treatment.
- Assistance with the patient admission in the hospital.
- Ensure smooth transitioning of the patient to the appropriate level of care.
- Monitoring, and if needed, intervening to achieve desired goals and outcomes for the patient.
- Evaluation of results for patient & adjustment of the care plan.
- Customize care planning that includes monitoring of treatment plan effectiveness at each stage.



5 - MED ACCESS QUALITY HEALTHCARE: AVOID ERRORS AND REMOVE BARRIERS TO BEST QUALITY TREATMENT MANAGEMENT

MED ACCESS QUALITY HEALTHCARE

Med Access has developed mechanisms that ensure the right care at the right time in the right context, driving appropriateness and reducing avoidable risk.

MED ACCESS FOCUSES ON THREE BASIC DIMENSIONS OF QUALITY MEDICAL CARE.

STRUCTURE: Med Access facilitates in putting the right and solid structure in place:

- Ensuring the selection of highly qualified, well trained, experienced and the best and most appropriate board certified doctors.
- Ensuring the selection of best well equipped and most appropriate hospitals for each case.
- Ensuring proper communication and coordination between patient, doctors and other professional involved in the case management.

PROCESS: Med Access facilitates excellent medical management by having the right things get done in the right way.

• Ensuring comprehensive treatment management through Medical Case Management approach.

OUTCOME: The third dimension, outcome, reflects the end result of care

 Med Access complete Treatment Management Process is focused on the best possible treatment outcomes.

Together, these components are the foundation of delivering care that is consistently safe, timely, effective, efficient, equitable, and patient-centred.

Med Access has been able to identify the right gaps in the foreign patient treatment management process in India, innovative models addressing these gaps have been developed, implemented, working and proven, leading to quality, cost effective treatment with best possible outcomes.



6 - MODELS FOR INSURANCE COMPANIES & CORPORATE HOUSES

Med Access is well positioned to add immense value to insurance companies and corporate houses.

BY EFFECTIVE MANAGEMENT OF THE ENTIRE TREATMENT PROCESS WILL ENSURE BEST QUALITY TREATMENT RESULTING IN BEST TREATMENT OUTCOMES:

- Med Access seeks multiple opinions from best of the best doctors in India.
- This help in arriving at accurate diagnosis and right treatment plan.
- Med Access ensures treatment quality by using best doctors and appropriate hospitals and process coordination.
- Med Access offers professional management of the entire treatment process by using Case Management approach.
- Med Access "Total Treatment Management" helps patients in avoiding diagnostic and treatment errors and unnecessary surgeries, thus ensuring quality at very stage resulting in best treatment outcomes.
- Med Access patient-centric financial models offer lower than market price which is committed and affordable
- Med Access safeguards patient's interests by being with patient all along the treatment process, never leaving the patient alone.
- Med Access business philosophy, models make the entire process absolutely patient-centric resulting an excellent patient experience.

MED ACCESS HELPS INSURANCE COMPANIES IN CREATING DIFFERENTIATION:

- Professional, exclusive, end to end management of patient's treatment in India will create a unique positioning and differentiating factor for the Insurance companies.
- Immense value in terms of access to quality healthcare will ensure positive assured outcome.
- Med Access will put in conscious efforts to highlight and create a unique positioning for Insurance companies by educating patients.
- Med Access helps in create a competitive advantage and a unique positioning for Insurance companies leading to enhanced brand equity and long term growth prospects.

MED ACCESS ENHANCES LONG TERM GROWTH PROSPECTS FOR INSURANCE COMPANIES

- Med access financial models offer affordable, lower than market price & committed prices resulting in substantial savings for the insurance companies
- The co branding and collaborative approach to patient management will send strong and positive word of mouth in the market.
- It will lay a strong foundation not only for short but long terms business growth prospects.
- This co branding and collaboration will eventually lead to exponential growth



MED ACCESS SERVICES:

MEDICAL TREATMENT MANAGEMENT

- Med Access helps patients to make informed treatment decisions.
- Med Access facilitates expert multiple opinions on each case to arrive at the right, reliable and accurate diagnosis.
- Med Access carefully selects highly qualified and experienced doctors with proven track record as per case requirements from all over India.
- Med Access carefully selects accredited hospitals having latest technology and world class infrastructure as per the case requirements.
- Med Access ensures that the treatment plan is correct.
- Med Access provides close monitoring and control of the entire treatment process.
- Med Access provides professional and comprehensive management through Case Management approach to manage each case with complete coordination.
- Professional qualified and experienced Case Manager is assigned to each patient.
- Med Access helps each patient to achieve the best treatment outcome, remove errors and avoid unwanted surgeries.
- Med Access offers highly negotiated prices made affordable & committed, mostly do not escalate during the treatment process.
- Med Access ensures that there is no waiting time for treatment.
- Med Access arranges and coordinates medical consultations.
- Med Access takes care of admission and discharge formalities in the hospital.
- Med Access accompanies the patient for all surgery appointments.
- Med Access provides complete supervision, coordination and management of treatment.

TRAVEL AND STAY COORDINATION

Med Access provides:

- Medical Visa assistance
- Book Flights (optional)
- Airport transfers
- Communication aids for keeping in touch with family
- Special care and facilities for the attendant
- Arrange Interpreters wherever required.
- Assistance during hotel check-ins & check-out
- Multi-destination options
- Arrange for accommodations
- Make all necessary bookings
- · Custom manage individual requirements



11 - PRICING

Med Access pricing strategy:

- Med Access pricing strategy is to price treatment cost 20 to 25 % lower than the market rate.
- Med Access as far as possible would maintain the quoted price as the foreign patient travels on budget.
- Med Access tries to create a competitive environment for hospitals, which allows hospitals
 to provide best possible costs. This competition between hospitals leads them to offer
 competitive packages for each treatment sought.
- Med Access negotiates hard with hospitals and doctors on the premise that they get the business as well as promotion from Med Access without spending any money.
- Med Access is in a position to further bring down the prices by offering range of hospitals and category of rooms which will act as a strategy for market expansion
- Med Access is in a position to further bring down the prices by controlling some other factors like selection of room category in the hospital, cheap accommodation after the discharge from hospital, sourcing medicines from reliable centers which will act as a strategy for market expansion

12 - PROMOTIONS PLAN

MED ACCESS COMMUNICATION STRATEGY: HOW WILL MED ACCESS REACH THE TARGET MARKET? Direct Patient Segment:

- Advertisement in News Papers
- Radio
- Bill boards near hospitals, airports and bus stands etc
- Canopies near hospitals, pharmacies
- Pamphlets
- SMS
- E-mailers
- Magazines, health magazines

STRATEGY EXECUTION:

EXECUTION - STRATEGIC ACTIONS B2B

(For medical community, insurance and corporate groups)

Relationship with Overseas Medical Community, Insurance and Corporate Groups:

- Sponsor visits of partner hospitals, Insurance, Corporate Groups for FAM trips
- Invite key doctors with referral potential to participate in CMEs, conferences
- Short term clinical training modules for overseas doctors
- Leverage overseas presence
- Co-create value for consumer



EXECUTION - STRATEGIC ACTIONS B2C

Reaching out direct to potential patients:

- Med Access: India Health Marts
- Website & Internet promotions SEO, SEM and SMM
- Ads in newspapers in target markets
- 24X7 Live Web-chat and Contact Centre
- CRM Software Implementation to efficiently handle queries
- Participation in Trade Shows, Travel Marts
- Promotions with Airlines, Travel Trade

13 – MARKET REACH PLAN

- **Web Approach:** Med Access will reach its patients through website. Major focus markets through website will be USA and UK.
- Direct Approach through India Health Marts:

INDIA HEALTH MART

"India's best healthcare made available under one roof"

• Med Access patient-reach strategy would be to have its own "India Health Marts" in targeted countries. India Health Marts are going to be a "./one stop shop for patients including Insurance Companies and Corporate Houses to provide total treatment & treatment management solutions at their door step. It will provide complete support in terms of information, initial planning and management pertaining to their treatment.

The India health Marts will make the medical trip to India hassle free. Through Med Access, patient will be receiving end to end services.

This will enhance patient's confidence and credibility in the organization. The patient will be never left alone.



MED ACCESS INDIA HEALTH MART PROPOSED MODEL



INDIA HEALTH MART CONCEPT:

Med Access will reach to the patients through physical presence in all targeted countries through "India Health Marts"

India Health Mart Concept will help Med Access to broaden the scope of the business by making its services available and affordable to the wider population. Relationship oriented direct sales strategy will build brand loyalty and patient confidence in terms of patient support all long the treatment process, from the time the patient gets in touch with "India Health Mart" to the time he/she is back home.

- Med Access through India Health Marts will reach these patients in hospitals OPD's, doctor's referrals, to their homes and communities.
- Med Access through India Health Marts will reach Insurance companies, health ministries, corporate & travel houses etc: the challenge would be win a contract with a first one or two.
- Word of mouth through happy patients. The challenge would be to get first 10 patients from any country which will become a referral point for all new patients seeking treatment abroad.
- Med Access through India Health Marts, will reach to the health ministries which are important source of patients. In many countries, Health Ministries guide patients who are seeking treatment abroad or patients who need to be referred overseas for treatment. In many other countries the health ministry's also send patients abroad for treatment.
- For Med Access, India Health Marts will help in making the entire patient cycle starting from prospecting to convincing to marketing, fruitful and productive. It will lead to increased footfall and higher conversion.



- These Health Marts will provide a platform for aggressive marketing and promotions which will be more productive and fruitful being closer to the markets.
- Med Access through India Health Marts will be able to reach hospitals, doctors, Health Ministries, Insurance companies and corporate houses and will be able to establish sustainable relationships which will help in brand building and sustainable future business prospects.

Trough strategic India Health Marts, Med Access will be able to penetrate as well as expand the market. Med Access will be able to divert the segment which is travelling to USA and UK for treatment as well as develop the segment which cannot afford the high prices of the big hospitals.

STANDARD OPERATING PROCEDURE FOR "INDIA HEALTH MART":

- The patient visits our centre and discusses his /her case with in-house consultant.
- Med Access value-addition in the complete process of treatment is explained to the patient through presentations and videos.
- Our consultant scans and send the reports to India head office
- Our In-house India-based Medical Department coordinates and speaks with the patient on SKYPE to understand the case properly
- The case is then referred to the selected best doctors in India pertaining to the case.
- The opinions on the case from multiple selected best doctors are sent back to the consultant in Health Mart
- SKYPE OPD Is arranged with the patient and selected doctor in the Health Mart office. The diagnosis and the treatment plan is discussed with the doctor and All questions of the patient are answered by the doctor.
- The procedure videos of similar cases managed by Med Access and the doctors are shown to the patient
- The testimonial videos of the patient are sheared with patient. It will act as confidence building measure for the patient.
- The cost estimates in terms of all-inclusive packages will be provided to the patient for private room, semi-private room and General ward. The package will be fine tuned as per the affordability of the patient
- Patient's accommodation after the discharge from the hospital is discussed and accommodation is booked as per the affordability.
- The Invitation letter from the hospital is obtained and sent to Health Mart office to be handed over to the patient.
- Visa process is facilitated by the administrator at health mart.
- Fight are booked and the patient taken to the airport for departure.
- The patient is received by Med Access staff at the destination.
- The patient is received at the airport by Med Access in home country
- The patient is invited at the health mart for the testimonial
- Follow- up weekly calls are made to the patient and any issues addressed once the patient reached back home.



MARKET REACH PLAN: PARTNERSHIP ROUTE:

1. HOSPITALS SEGMENT:

- Regular hospital visits. Meeting patients in OPDS twice a month
- Distribute "Free Second Medical Opinion" pamphlets
- SKYPE OPD with the best doctors in India in India Health Marts
- We will identify the decision makers in these hospitals and would develop relationships with them at individual level and at organization level. Why will they send the patients through us? First is that at individual level it will be a commission basis and their patients will get the best quality treatment at affordable cost along with the best treatment management?

2. DOCTORS SEGMENT:

- Leads from physicians, clinics and super specialists. Doctors will be a source of lead generation
- Organizing OPD for local renowned doctors by Med Access to get leads. Will arrange treatment-wise weeks.
- Leads from free SKYPE OPDS with Indian doctors
- Offer resourceful doctors short training in India
- Invitation for attending conferences in India
- Partnership with doctors'
- The other approach would be to build up strong relationships with the doctors who can refer
 patient through us for treatment in India on commission basis as well we will look for
 various ways of cooperation with the selected doctors.

3. INSURANCE COMPANIES & CORPORATE GROUPS SEGMENT:

Med Access Model is highly compatible with the Health Insurance companies and Corporate Houses. The Company will identify the decision makers in the organizations and will make an offer in terms of professional total treatment management of their customers which will result in huge savings and customer satisfaction besides creating differentiation for the organization. Challenge would be to get first 5 patients which will demonstrate Company's efficiency and effectiveness.

Med Access Approach:

Med Access will create a competitive environment for doctors, which allows doctors to provide best possible cost. This competition between doctors leads them to offer competitive packages for each treatment sought

Med Access will seek multiple opinions from best of doctors before the patient travels and after patient reaches India

Med Access will take doctor-to-hospital route is followed to arrive at right doctors Selection and negotiated costs.



Insurance & Corporate Groups in USA:

MODEL:

- Med Access will offer options of hospitals
- Offer a choice of JCI accredited 3-4 hospitals
- Choice of best doctors with profiles
- Multiple Opinions from the best of the doctors in India
- SKYPE consultation with best doctors
- Case Management approach
- Personalized approach
- Complete Management and monitoring of the case
- Medical and non-medical needs
- Med Access will act as a support system 24/7.
- Savings resulting from professional management of the case and doctors to hospital route

Insurance & Corporate Groups in AFRICA AND OTHER COUNTRIES:

Model:

- Offer Choice of JCI and NABH and other hospitals
- Offer choice of 3-4 packages from one big, medium and small hospital
- Choice of best doctors with profiles
- Multiple Opinions from the best of the doctors in India
- SKYPE consultation with best doctors
- Case Management approach
- Personalized approach with one dedicated case manager.
- Complete Management and monitoring of the case
- Medical and non-medical needs
- Savings resulting from OPD consultation basis and doctor's route.

4. HEALTH MINISTRIES:

Our business model is highly suited to the Health Ministries in various countries where they play a guiding role for the patients from their countries who seek their help in deciding the medical tourism destination and facility. It has been confirmed that our model is highly compatible with the health ministries information and management requirements for the patients travelling from their countries to India to seek Quality healthcare solutions.

Health Ministries will be happy to have a tie- up with us as Med Access fits well into their requirements of total management of quality and cost-effective treatment, Avoiding unnecessary delays in commencement of treatment and discharge of the patient and overall stay in India.

There are three segments for whom Med Access can enter into agreement with Health Ministries.

- Influential section of the society and politicians who are referred through Health Ministries.
- · Govt employees
- · Patients who looking for right guidance
- Those who are partly funded by government.

Our personalised, customized and integrated treatment management will help the patients from these segments to get the best quality and hassle free treatment.



5 - DIAGNOSTIC CENTRES/PATHOLOGY LABS

These centres will act lead generation sources. We will work with them on commission basis.

6 - INDIAN EMBASSIES IN TARGET COUNTRIES

Indian Embassies guide patients to the right hospitals and facilitation companies. Med Access will liaise with the embassies and develop relationships

7 - TRAVEL HOUSES:

Med Access will tie-up with IATA approved travel houses.

Med Access direct patient's flights will be booked by these travel houses in their respective areas. These travel houses will promote Med Access services and treatment packages on commission basis.



FINANCIAL PLAN

MED ACCESS COST MANAGEMENT & REVENUE MODEL:

A PATIENT-CENTRIC, WIN-WIN MODEL:

Med Access developed this model because it is patient-centric, win-win model. The patient pays right money as the treatment process is well coordinated, monitored and managed. The costs are negotiated, committed and controlled in the sense that the patient's stay in the hospital is optimum; only right investigations are done; no unwanted involvement of other doctors (all relevant doctors team is involved at the diagnosis stage) etc. This helps Med Access in managing the best costs for the patient.

This model is a win-win model as the hospital and doctors get business, Med Access earns well and the patient gets the best cost and cost management.

In case Med Access adopts commission model, it is an easy and profitable model to manage but not patient- centric. Patient ends up paying more though Hospital and Med Access can earn more.

WHAT ARE MED ACCESS PACKAGES?

Med Access packages are not the hospital cost ++.

Med Access packages are:

- Highly negotiated cost with hospitals/doctors + Med Access margins = All-inclusive package that is 20 to 25% lower than the prevailing market price.
- The prevailing market price is the price quoted to the patients by corporate hospitals and other hospitals which are having on-line presence.
- Med Access is having knowledge the prices offered by these hospitals. Med Access provides these hospitals as options to the patients.
- Med Access takes commitment from the hospital that the costs will not escalate during the
 treatment process. The package is a committed package and unlike the hospitals where
 costs will invariably increase on one pretext or the other, we tie all loose ends and ensure
 that the cost does not increase. This ensures complete peace of mind for the patient and
 there are no last minute surprises.
- Med Access is an independent and non-aligned organization as we are totally for and with the patient. In our endeavour to provide the best cost and treatment to our patients, we do not take any commission for patient referral from the hospitals and doctors because this gives us freedom to negotiate the best prices as well as demand best deal from them.



HOW DOES MED ACCESS ARRIVE AT TREATMENT PACKAGE?

- Med Access creates a competitive environment for hospitals, which allows hospitals to provide best possible cost. This competition between hospitals leads them to offer competitive packages for each treatment sought.
- When we obtain multiple opinions for your case, we also get information on the "Costs estimates" from selected multiple hospitals and doctors where each case is referred for opinion. This helps us in gaining correct knowledge of cost estimates pertaining to each case.
- Med Access India's credibility and reputation in Indian healthcare industry has helped Med
 Access in gaining high negotiating power as it is viewed as a long term player in medical
 tourism in India, hence a regular source of business to these hospitals and doctors.
- Med Access has a good understanding and knowledge of the price structure of various procedures prevailing in the India being in the market for last 8 years.
- Our direct tie-ups with the doctors provide us an insight into cost break- up and also help us in negotiating better prices with the hospitals.
- Med Access closely monitors and ensures that the costs are restricted to the package
 offered to the patients. In a situation when the patient directly deals with the hospitals,
 there is no body to monitor the costs and there is no way that costs will remain the same as
 quoted initially.
- We negotiate and get most competitive prices from the various service providers.
- We work out most competitive "All-inclusive package.es" for each case referred to us.

On an average, "All-inclusive Packages" offered by Med Access are 15 to 20% lower than just the "Cost of Treatment" offered by the hospitals

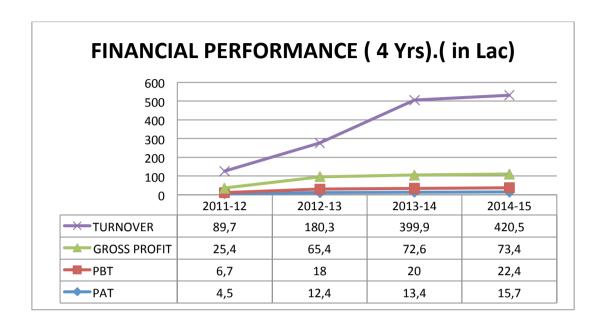
HOW MUCH DOES MED ACCESS EARN FROM EACH PATIENT?

One an average Med Access earns \$1000 to \$3000 depending on the case which is generally 25 % to 30%.

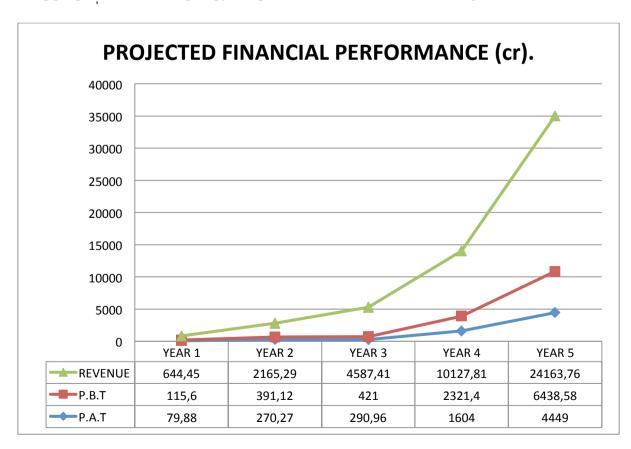


FINANCIALS:

FINANCIAL PERFORMANCE 2011-12 TO 2014-15:



PROJECTED REVENUE & PROFITABILITY AFTER INVESTMENT:





BARRIERS TO ENTRY:

The existing medical tourism companies are still working on the old model of focusing mainly on the logistics support to the patients. They work on the model of getting commission per referral from the hospital and act as a mere link between doctors and hospitals. The patients end up paying more without any value addition. Med Access works on the model of "Total Treatment Management" acting as a non-aligned organisation, being always on the patient's side helping him to make informed medical decisions and professionally manage the complete treatment thus adding immense value. Implementing such a complex specialized and challenging model requires immense involvement and expertise, thus Med Access is creating barrier for other industry players

PRODUCT DIFFERENTIATION:

Total Treatment Management- There does not exist any set up in the healthcare system which can provide treatment management support and solutions to the patients. Med Access India has created a new system in the existing healthcare system which will support the patient and address all his treatment needs through the entire process. Because of first mover advantage, and working with the best of the best carefully selected doctors, we are well positioned to create this barrier.

India Health Mart - Our proposed India Health Mart will be one stop shop solution provider to the patients in our targeted countries who are seeking healthcare in India. The physical presence, unique concept and first mover advantage will create a barrier for other competitors.

POTENTIAL EXIT STRATEGY:

Two potential exit strategies exist for the investor:

- Initial Public Offering: We seek to go public after 3 more years of operations. The funds used will both help create liquidity for investors as well as allow for additional capital to implement our future expansion plans.
- Acquisition Merger with Private or Public Company: Many giant insurance companies are looking for specialised "Case Management Services" for their patients/clients.
 We can look at merger with an Health Insurance company



Med Access Patient-Centric Treatment Management System

