

MyHealthAlly Business Model

Profitable Pricing & Growth Strategy

Executive Summary

MyHealthAlly is a direct-to-consumer mobile health platform providing online doctor services: lab orders, prescription refills, specialist referrals, appointments, health Q&A, and CCM/RPM data logging.

Investment Context: Previous Ohimaa ventures: \$1M over 4 years without ROI. MyHealthAlly must be cash-flow positive and generate meaningful profit.

Target: \$500K+ NET annual profit within 24 months
Target MD Rate: \$170/hour minimum

Pricing Strategy (Option B: Metered Entry)

Tier Structure

Tier	Monthly	Annual	What's Included
Essential	\$69	\$690	2 labs/yr, 4 refills/yr, 2 referrals/yr, AI Q&A, health tracking
Complete	\$120	\$1,200	Unlimited labs, refills, referrals, appointments, care team messaging
Family	\$199	\$1,990	Complete access for up to 5 household members
Premium	\$299	\$2,990	+ Priority messaging, quarterly MD video calls, same-day response guarantee

Founding Member Pricing (First 100, 6 months only)

Tier	Regular	Founding (6 mo)
Essential	\$69	\$49
Complete	\$120	\$99
Family	\$199	\$169

Tier	Regular	Founding (6 mo)
Premium	\$299	\$249

Why This Structure Works

1. **Essential (\$69)** — Entry point with real medical value; natural upsell when limits hit
2. **Complete (\$120)** — Anchor tier for most users; unlimited access
3. **Family (\$199)** — High margin; \$39.80/person for 5 members
4. **Premium (\$299)** — White-glove for high-touch patients; your highest margin

Upsell trigger: "You've used 2/2 lab orders this year. Upgrade to Complete for unlimited access."

Competitive Positioning

Service	Price	What They Offer	MyHealthAlly
One Medical	\$199/year	Clinic access only	More features, \$69-120/mo
Forward Health	\$149/mo	AI + diagnostics	Comparable, better price
Parsley Health	\$175/mo	Functional medicine	More comprehensive
Concierge MD	\$200-400/mo	Full access	50-70% less expensive

Financial Model

Operating Costs (Annual)

Category	Monthly	Annual
Staffing		
Care Coordinators (2 FTE)	\$9,000	\$108,000
RN Care Manager (1 FTE)	\$7,500	\$90,000

Category	Monthly	Annual
MD Medical Director (0.25 FTE)	\$5,200	\$62,500
Subtotal Staffing	\$21,700	\$260,500
Operations		
Cloud/Infrastructure	\$1,500	\$18,000
APIs (labs, pharmacy, etc.)	\$1,000	\$12,000
Payment Processing (3%)	Variable	~\$40,000
Marketing/Acquisition	\$3,000	\$36,000
Insurance/Legal/Compliance	\$1,500	\$18,000
Admin/Misc	\$1,000	\$12,000
Subtotal Operations	\$8,000	\$136,000
TOTAL OPERATING COSTS	\$29,700	\$396,500

Revenue Projections by Plan Mix

Assumed Mix: 25% Essential / 45% Complete / 20% Family / 10% Premium

Weighted Average Revenue per Subscriber (Annual):

- Essential: $\$690 \times 0.25 = \172.50
- Complete: $\$1,200 \times 0.45 = \540.00
- Family: $\$1,990 \times 0.20 = \398.00
- Premium: $\$2,990 \times 0.10 = \299.00
- **Blended Annual ARPU: \$1,409.50**

Subscriber Targets

Target NET Profit	+ Operating Costs	= Gross Revenue	Subscribers Needed
\$500,000	\$396,500	\$896,500	636
\$750,000	\$420,000	\$1,170,000	830
\$1,000,000	\$450,000	\$1,450,000	1,029

MD Time & Hourly Rate Analysis

Your Time Per Patient (Monthly Average)

Activity	Frequency	Your Time
Lab review/signoff	1x/month	3-5 min
Refill approval	1-2x/month	1-2 min
Referral review	0.5x/month	2 min
Escalation from staff	0.25x/month	5-10 min
Average per patient		~10-15 min/month

Effective Hourly Rate

Scenario	Patients	Your Hours/Year	NET Profit	\$/Hour
Breakeven + \$500K	636	~1,060 hrs	\$500,000	\$472/hr
With 80% delegation	636	~530 hrs	\$500,000	\$943/hr
Scale (1,000 pts)	1,000	~830 hrs	\$1,000,000	\$1,205/hr

Your \$170/hour target: ✓✓✓ Exceeded by 3-7x

Growth Timeline

Year 1 (Conservative)

Quarter	New Subs	Total Subs	Quarterly Revenue
Q1	75	75	\$26,428
Q2	100	175	\$61,666
Q3	125	300	\$105,713
Q4	150	450	\$158,569

Year 1 Total Revenue: ~\$352,000

Year 1 Operating Costs: ~\$396,500

Year 1 NET: -\$44,500 (startup investment)

Year 2 (Growth)

Quarter	New Subs	Total Subs	Quarterly Revenue
Q1	175	625	\$220,234
Q2	200	825	\$290,709
Q3	200	1,025	\$361,184
Q4	175	1,200	\$422,850

Year 2 Total Revenue: ~\$1,295,000

Year 2 Operating Costs: ~\$450,000

Year 2 NET: +\$845,000 ✓

Additional Revenue Streams

1. Insurance Billing (CCM/RPM)

Code	Description	Reimbursement
99490	CCM (20+ min)	\$62/mo
99491	CCM Complex	\$87/mo
99453	RPM Setup	\$19 one-time
99454	RPM Device	\$55/mo
99457	RPM Management	\$51/mo

Potential: 50% of patients qualify = 500 pts × \$80/mo = **\$480,000/year additional**

2. B2B / Employer Contracts

Package	Per Employee/Mo	Annual Contract (50 employees)
Basic	\$35	\$21,000
Standard	\$55	\$33,000
Premium	\$85	\$51,000

Target: 5 employer contracts = **\$150,000-250,000/year**

3. Essential → Complete Upsell Revenue

At 25% Essential users upgrading mid-year:

- 159 Essential users × 25% = 40 upgrades
- Additional revenue: 40 × (\$1,200 - \$690) × 0.5 year = **\$10,200**

Staffing Scale Triggers

Subscribers	Care Coordinators	RN	MD Oversight
0-400	1	0.5	0.1 FTE
400-800	2	1	0.25 FTE
800-1,200	3	1	0.25 FTE
1,200-1,600	4	2	0.5 FTE

Summary: Path to Profitability

Milestone	Subscribers	Timeline	NET Profit
Breakeven	~280	Month 10-12	\$0
Target 1	636	Month 18-20	\$500,000
Target 2	830	Month 24	\$750,000
Scale	1,200	Month 30	\$1,000,000+

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