



## **IncentHealth Week 2 September 14 - September 21: Pain points and user story**

**Who are your clients/users?** Unbanked and underbanked users are the biggest beneficiaries of IncentHealth, specifically from the pilot smoking cessation intervention. Pilot users have a desire to quit smoking; numerous health complications associated with smoking serve as strong incentives for insurers, companies, and health providers to adopt novel smoking cessation products.

**What are their pain points?** Our users share a common desire to quit smoking. To various degrees, user demographics are excluded from mainstream financial services, either by choice, or due to distrust of banking system, market failures, and other institutional barriers *[refer to user personas below]*.

**What is your product's value proposition?** A blockchain-based platform allows multiple parties to incentivize positive health behavior. Users can invest in personalized health goals while getting exposure to mobile financial tools and rewarded with digital currency. Smart contracts interact with the blockchain to provide a trustless mechanism and auditability for external donors and health providers to verify milestones. Advanced analytics will use aggregated health milestones to predict and apply incentive policy designs.

**What is your distribution and go-to-market strategy? Who can you partner with?** Physicians and health providers are key trusted partners who will help onboard users. Other main partners are insurance firms, as well as companies that want to enhance worker productivity and lower healthcare costs. All stakeholders contribute to incentive design, distribution of incentives, and accepting crypto-tokens for services on the network. Distribution channels: company discounted insurance; health products and services at commercial providers and physician offices; prepaid debit card access; Ethereum user wallets.

**What are the risks associated with your solution?** There are risks with architecture choice to keep patient data off chain. There is potential fraud risk at the patient-provider level such as the patient receiving incentive benefits from multiple providers. Meanwhile, providers may create multiple identities to participate on the network. There is technology risk from smart contract incentives being released to an unintended recipient. Due to new program status in a complicated market affecting patient health, there could be low adoption rates and thus have poor scalability with little network effect.

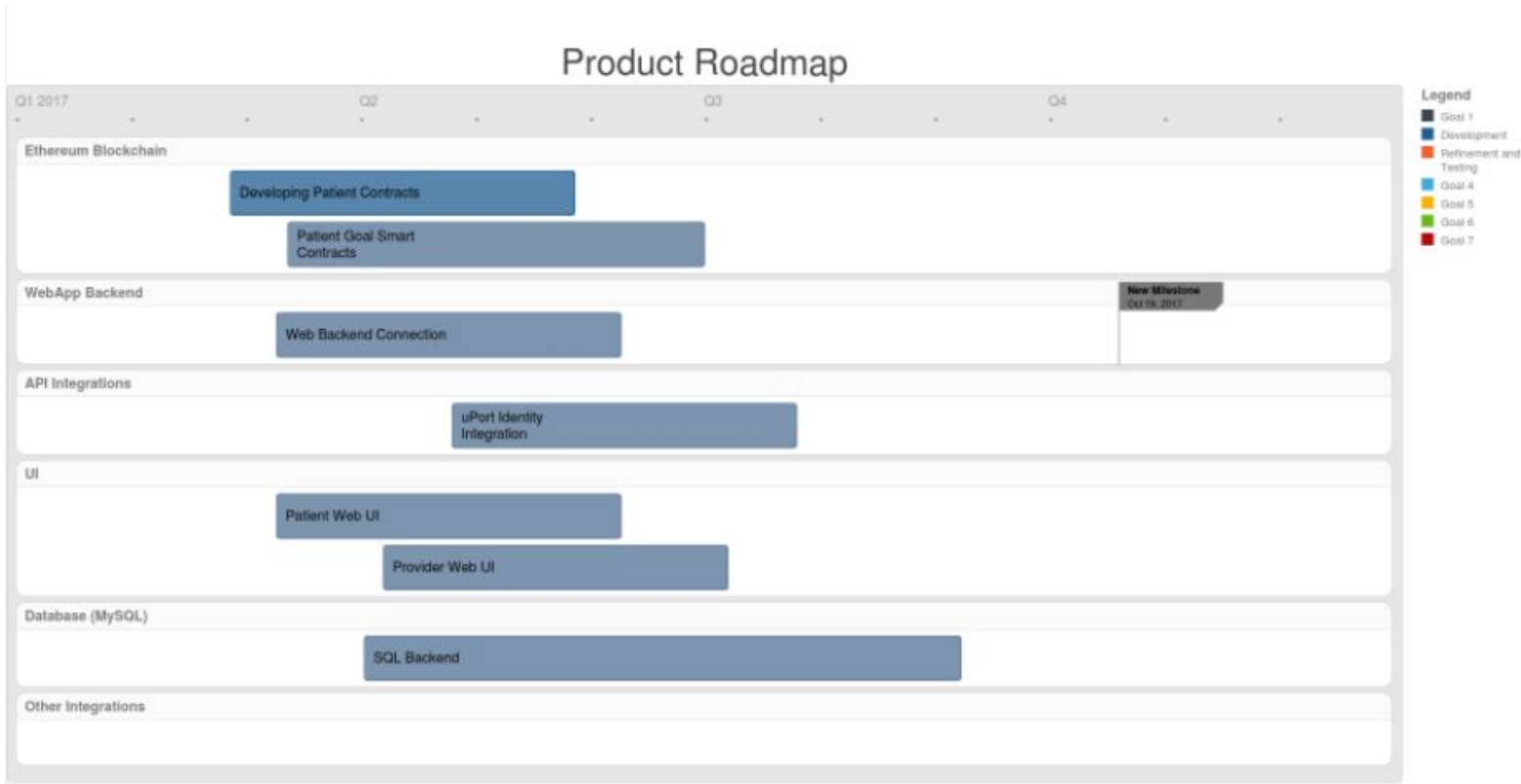
**What is the impact of your solution? How will it be measured?** Pilot solution aims to drive higher smoking quit rates, lower mortality rates, and lower overall healthcare costs by decreasing worker surcharge, insurance premiums or other financial penalties against active smokers. Employees may apply incentives to discount health insurance for their participation. Impact is measured by the number of onboardings, cessation rates, duration of smoking abstinence, and incentive amounts paid out. The shared-success framework measures bottom line impacts for physicians, insurance entities, and companies from lower health complications, lower premiums, and insurance claims. Incentive design is informed by machine learning models and clinical trials.

## **Define the technical specifications and development roadmap**

**Front End:** Web App with web3 integration, Uport identity

**Back End:** MySQL data store, Ethereum main-net

**Roadmap:** Early prototype will reward incentives in Ether to user wallet (e.g. Coinbase). Alternatively, users can use bridging tools like MetaMask to securely interact with Ethereum transactions. After the early prototype stage, the roadmap will adopt a crypto transaction/exchange with fiat currency. This includes a fiat-pegged token and other abstractions to minimize frictions in the system for an average user who is not trained on Ethereum dApps.



**Define your impact criteria and how you measure it:**

- Criteria: Improving patient health| Metric: Number of Patients that quit smoking
- Criteria: Providing new payment mechanisms in healthcare| Metric: Number of Unbanked using solution
- Criteria: Exposure to financial management with mobile tools | Metric: Total Number of participants
- Criteria: Improving Provider / Patient relationship | Metric: Total Number of participants.

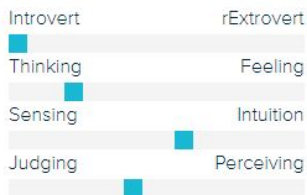
See Persona(s) Page 2 & 3



*"Female smoker desires a better way to quit."*

**Age:** 43  
**Work:** Middle School Teacher  
**Family:** Single Mother  
**Location:** Chicago, Illinois

## Personality



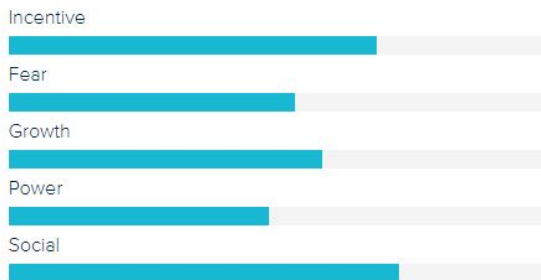
## Goals

- Would like to show her child a healthier lifestyle example.
- Would like to finally quit smoking.
- Looking for additional financial options to help raise her child.

## Frustrations

- Multiple attempts to quit smoking.
- Concerned with effects of second hand smoke on her child.
- Would like additional finances to pay for child's school supplies.

## Motivation



### UI Fiat Example

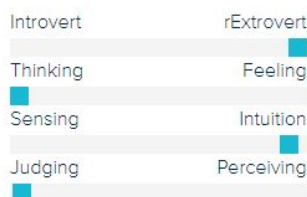
1. Patient visits health provider to discuss smoking cessation
2. Provider suggests IncentHealth program
3. Patient says yes
4. Provider Opens IncentHealth Web App
  1. Enters patient email
  2. Scans UPort ID
  3. Clicks start incentive program in Provider Web APP
5. Patient Receives email with link to IncentHealth Web App
6. Welcome screen displays date/time provider started program
7. Patient must click Opt-In start button
8. Patient must next click:
  1. Deposit Incentive Program
9. Web App requests Fiat Deposit
10. Web App requests Health Insurance email
11. Message, Thank you your incentive program has started!



*"Millennial male smoker wants to quit."*

**Age:** 26  
**Work:** Southeastern Commune  
**Family:** Mother, Father, Single Child  
**Location:** Virginia

## Personality



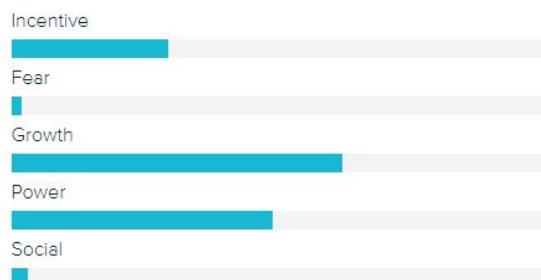
## Goals

- Would like a healthier lifestyle and to engage more with a medical provider.
- Would like to quit smoking for the first time.
- Wants to explore the crypto financial options because he is unbanked.

## Frustrations

- Stressful occupation within agriculture that involves long days of manual labor.
- Frustrated by the lack of banking options for him and his commune.
- Would like to be involved in the crypto field to open his possibilities.

## Motivation



### UI Unbanked Example

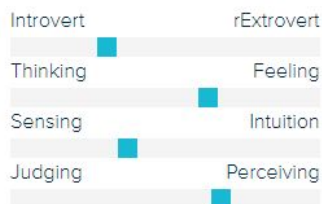
1. Patient visits medical provider to discuss smoking cessation
2. Provider suggests IncentHealth program
3. Patient says yes
4. Provider Opens IncentHealth Web App
  1. Enters patient email
  2. Scans UPort ID
  3. Clicks start incentive program in Provider Web APP
5. Patient Receives email with link to IncentHealth Web App
6. Welcome screen displays date/time provider started program
7. Patient must click Opt-In start button
8. Patient must next click:
  1. CareGiver/ins support donate incentive program
9. Web App requests ETH Deposit
10. Web App requests CareGiver email
11. Message, Thank you your incentive program has started!



"Physician wants to explore new smoking cessation models."

Age: 39  
Work: Family Medicine, MD  
Family: Single, No Children  
Location: North Dakota

## Personality



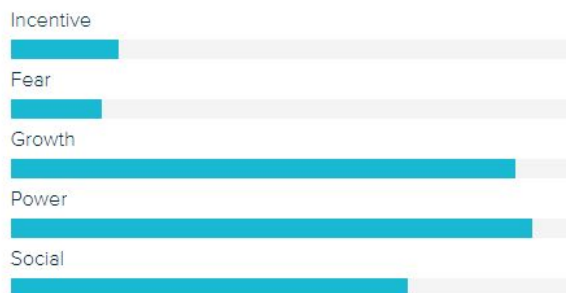
## Goals

- Would like to explore new smoking cessation models .
- Would like to start new patient relationships with individuals that are averse to annual physicals.
- Believes the patient comes first and existing incentive models miss the mark for several demographics.

## Frustrations

- Seen many patients continue smoking and develop terminal cancer.
- Frustrated that patients have the wrong impression for how physicians can help.
- Read on article on Fortune and believes opportunity exists to leverage blockchain infrastructure to include the unbanked .

## Motivation



## UI Medical Provider Example

1. Patient visits medical provider to discuss smoking cessation
2. Provider suggests IncentHealth program
3. Patient says yes
4. Provider Opens IncentHealth Web App
  1. Enters patient email
  2. Scans UPort ID
  3. Clicks start incentive program in Provider Web APP

1. Patient visits health provider to discuss smoking cessation
2. Provider suggests IncentHealth program
3. Patient says yes
4. Provider Opens IncentHealth Web App
  1. Enters patient email
  2. Scans UPort ID
  3. Clicks start incentive program in Provider Web APP
5. Patient Receives email with link to IncentHealth Web App
6. Welcome screen displays date/time provider started program
7. Patient must click Opt-In start button
8. Patient must next click:
  1. Classic Incentive
  2. Deposit Incentive
  3. CareGiver/ins support donate incentive program
9. Web App requests Fiat or Eth Deposit for #2 option
10. Web App requests email for for #3 option
11. Message, Thank you your incentive has started!

## Persona 1

### Goals

- She would like to show her child a healthier lifestyle example.
- She would like to finally quit smoking.
- She is looking for additional financial options to help raise her child.

### Frustrations

- She has tried multiple times to quit smoking.
- She is afraid of the effects of secondhand smoke on her child.
- She would like additional finances to pay for child's school supplies.

## Persona 2

### Goals

- He would like a healthier lifestyle and to engage more with a medical provider.
- He would like to quit smoking for the first time.
- He wants to explore the crypto financial options because he is unbanked.

### Frustrations

- He has a stressful occupation within agriculture that involves long days of manual labor.
- He is frustrated by the lack of banking options for him and his commune.
- He would like to be involved in the crypto field to open his possibilities.

## Persona 3 Physician

### Goals

- She would like to explore new smoking cessation models .
- She would like to start new patient relationships with individuals that are averse to annual physicals.
- She believes the patient comes first and existing incentive models miss the mark for several demographics.

### Frustrations

- She has seen many patients continue smoking and develop terminal cancer.
- She is frustrated that patients have the wrong impression for how physicians can help.
- She read on article on Fortune and believes the opportunity exists to leverage blockchain infrastructure to include the unbanked