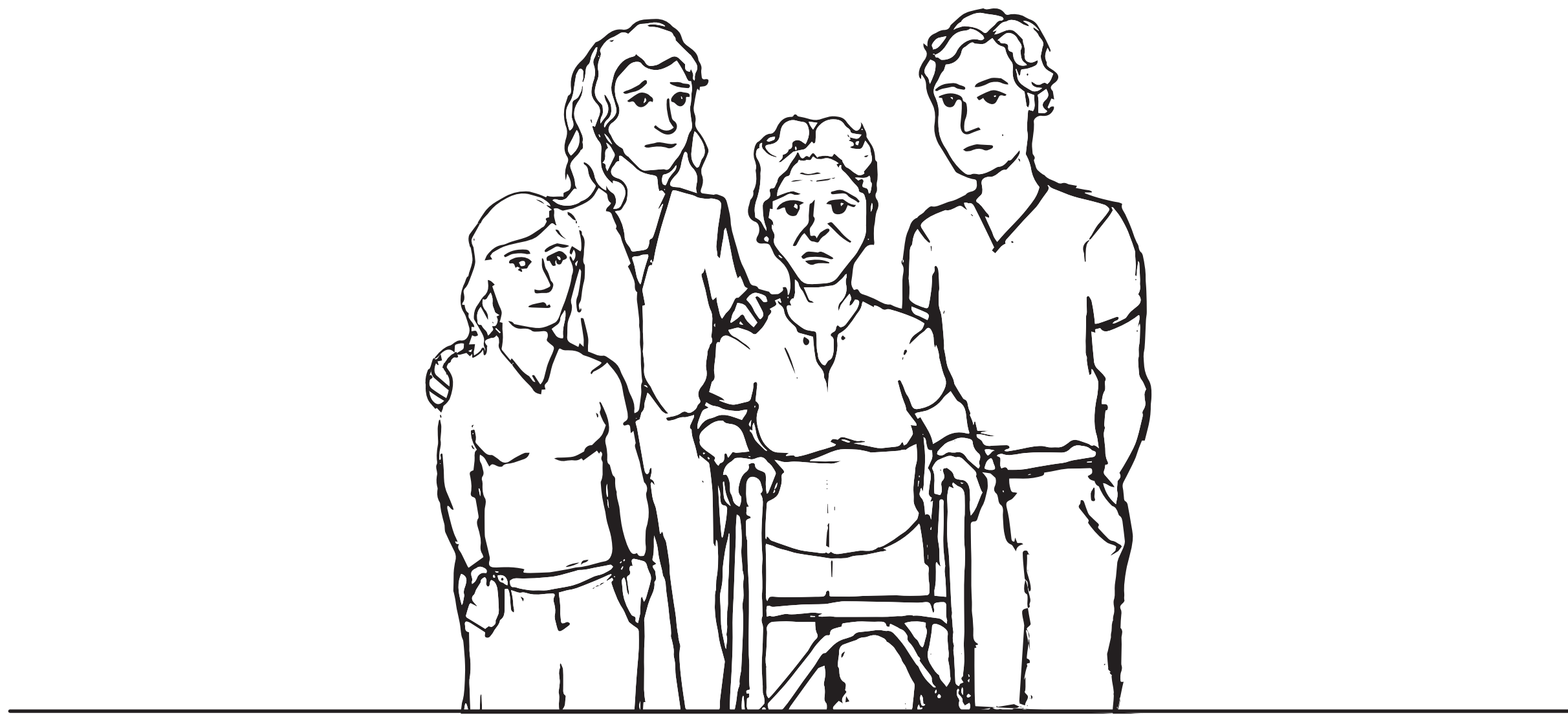


INTRODUCTION MODEL

This limited month-to-month introduction allows for a non-committal trial of NuCare. Intro members can see how the immediate remote access to a personalized physician is worth the money, while still being tempted by the prospect of the longer-term health tracking and projection features of the full membership. These “Status Check” features are focused mostly on long-term health and behavioral changes anyway. Many of the features that incorporate the external devices like activity trackers, food logs, etc. require commitment and money, both of which are most likely lacking in someone hesitant about the service.



Scenario

Carmen Vazquez | 41, CEO & Founder, 90K, Hispanic, high stress

Tony Vazquez (Husband) | 40, Assistant Manager, 45K, Hispanic

Eleanor Gomez (Mother) | 68, retired (on Medicare), Hispanic, arthritis

Elisa Vazquez (Daughter) | 15, Hispanic

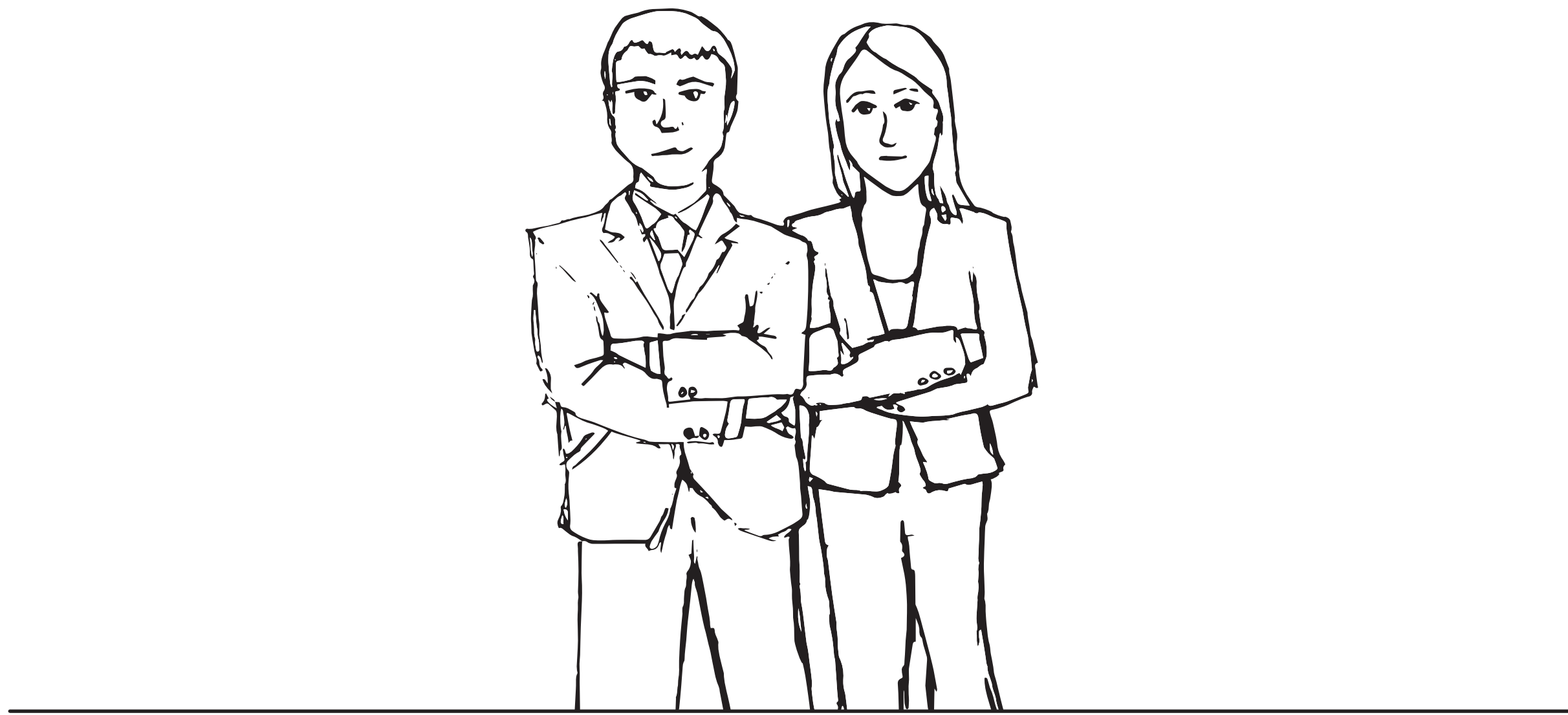
Carmen owns a small business, where employees (including herself and her family) are covered under a private insurance company with a high-deductible health plan. Carmen is a hard-working woman and caring mother, constantly worried about providing the best for her family. Her husband, Tony, doesn’t contribute much to the family income and is not very concerned about their health care. While her daughter is currently healthy, Carmen’s mother recently divorced her husband and is facing a decline in her health. Carmen is juggling getting quality care for her mother on medicare, ensuring they have ample funds for her daughter and husband for future health concerns, and is struggling with a high amount of stress because of it. She is very concerned with the quality of care and high out-of-pocket fees she has to pay with her business’s current private health insurer, and has been doing research to investigate her options.

Transition Process

- Carmen finds a local service called NuCare online. For an introductory fee of \$300/month for a family of 4, plus \$20/month, she could enroll her family and receive access to the immediate consultation features of the service
- With her daughter’s constant need for visits, vaccinations, physicals, etc., her mother’s declining health, and her incredibly busy lifestyle, she decides constant remote access to a physician is worth the price of at least trying it.
- After signing up for the service, she and her family schedule appointments with the NuMD for first-time in-person consultation and briefing of the service.
- During the first two months, Elisa is able to get in next-day for a physical for school. Eleanor visits the NuMD twice for separate minor issues, and has a fall at home where the NuMD virtually assesses her to be ok, and advises against Carmen bringing her in. The NuMD also refers Carmen to an excellent Mind/ Body yoga and meditation instructor that is partially-covered under her existing insurance to help relieve her chronic stress.
- Carmen decides the \$2,000 annual fee for this great service, plus even more offered in the full membership is worth it to ensure her family’s health. She signs up for a year for her family of four. Her NuMD talks with her about insurance options.

AUGMENTATION MODEL

This model is designed to accommodate people looking to augment their current PCP, utilizing the NuCare service for its personalized, preventative benefits that they don’t get with their PCP. While it is not intended to replace the member’s PCP, it is designed to create a strong, successful relationship with the NuMD, where the PCP will no longer be needed. This model will also, then, provide the resources necessary to foster a complete switch from traditional PCP to sole primary care through NuCare if desired.



Scenario

Tyler Smith | 36, Business Executive, 250K, Caucasian, healthy

Carol Smith (Wife) | 32, Harvard Administrator, 100K, Caucasian, healthy

Tyler is a successful executive at Bain Financial. He travels internationally for business often, has a personal assistant, and has a fairly good insurance plan through his company that covers both he and his new wife, Carol. While is generally healthy, although a little overweight, he is looking to invest more in his health. Despite his great coverage, he still has trouble getting timely appointments with his PCP, and doesn’t feel that his doctor spends nearly enough time with him when he does get an appointment. Tyler wants to know what he can do to be healthier in the long run, and to have the tools to help him do that. He also is concerned about his health during his travels. Having immediate, remote access to a physician would provide him the confidence he needs when he is in another country for work. He hears about NuCare through someone at his work and decides to look into it.

Transition Process

- Tyler chooses to augment his current primary care physician by becoming a member at NuCare. While he still plans to see his PCP for major illnesses and referrals, he is joining NuCare for services not covered by his policy, like more personalized attention and instruction in improving his general well being.
- Tyler has his medical records sent over and schedules his first-time in-person appointment with his NuMD. The doctor sits with him for 2 hours covering all aspects of his health, and designs a careplan just for Tyler. While he is fairly healthy, he sets up a regular exercise plan, refers him to a personal trainer, and suggests that he get an activity tracker to help him get to a better weight. He also prescribes an at-home blood pressure monitor to keep track of his BP that’s a little too high.
- After 5 months, Tyler and his wife decide that the service provided by NuCare and their NuMD is good enough to replace their traditional PCP, whom they have not seen since joining. Tyler switches his low deductible insurance plan to a much higher one, and has his employer add the difference in premiums to his HSA so he can use it for payments to NuCare. He plans to use his NuMD as his regular primary physician, and use his insurance plan only for drastic health events (such as hospitalizations and specialists).

PACKAGE MODEL

The Package Model describes the full-fledged health care package that can be offered by employers or found in the marketplace. It would comprise a high-deductible NuCare-affiliated insurance plan, a Health Savings Account to pay NuCare membership fees and full access to the interface, and a NuMD to serve as your primary physician.



Scenario

Marcus Johnson | 24, Design Engineer, African American, 70K, healthy

Marcus just graduated from a masters program and is about to start his first job as a design engineer at a small start-up in Silicon Valley. Up until now, he has been covered under his mother’s health insurance plan. But his new company offers a health plan that has multiple options. While everyone in the office is covered under the same insurance company, they can opt for either a lower deductible plan and choose a traditional primary care physician, or a high deductible plan, a NuCare membership, and a NuMD. After learning what services are provided by NuCare, Marcus likes the prospect of having a more personalized relationship with his doctor. While he doesn’t foresee himself contracting any major illnesses in the near future, he is intrigued by the prospect of learning more about his health behaviors through an exciting new interface. He even already has a wearable activity tracker to sync with the system.

Transition Process

- Marcus chooses NuCare over a traditional PCP for his health provider.
- He schedules his first-time in-person consultation with his NuMD and has his medical records transferred from his PCP back home. His NuMD spends 2 hours with him on at his consultation to completely understand all aspects of his health. While he has no major current issues to discuss with his doctor, he is fairly anxious and stressed about his new job. He does not yet feel comfortable in telling doctor this.
- In the first month, Marcus remotely consults with his NuMD about a sprained ankle from playing soccer, and gets some prescription medication for a head cold. His doctor checks up with him every couple of weeks to see how he is doing and keeps their communication very open. Marcus enjoys tracking how the exercise his tracker measures is impacting his future health projections.
- After a month and a half, Marcus remotely consults with his doctor about his anxiety, which has gotten a little bit worse. His doctor asks him if he wants to come in to see him, and they discuss for an hour how to manage his anxiety. His doctor adds this information to Marcus’s careplan so he can access it at any time. He also provides Marcus with the name of a psychologist in his network should he feel the need to go see him.
- Marcus is among many others at his company using NuCare, joining a transformative culture of wellness and preventative health.

SCHOLARSHIP MODEL

The scholarship model is a way to provide excellent preventative care to people not able to pay the NuCare membership fees, such as Medicaid and Medicare patients. While the subsidy would cover their annual fees, they would still be required to pay out-of-pocket costs for procedures as needed unless covered by Medicaid. But by saving them the copayment costs for visiting traditional PCPs and providing them constant preventative consultation, they will ideally pay the same, if not less in medical costs.



Scenario

Amy Leger | 32, Clerk, 28K, Caucasian, overweight, high stress

Katie Leger (daughter) | 12, Caucasian, pre-diabetic

Joey Leger (son) | 8, Caucasian, severe asthma

Amy works as a hotel desk clerk, where she makes barely enough money to support her two children, Katie and Joey. Amy’s employer does not offer any benefits, but she and her family qualify for medicaid. Amy’s ex-boyfriend, the father of her two children, left them two years ago and the three now live in a two-bedroom apartment in a low-income neighborhood. Amy rarely has the time or money to take her children to regular PCP appointments, though they are very much in need of doing so. Katie is overweight and pre-diabetic. Although Amy was made aware of this by their last doctor visit, it’s difficult for her to afford healthier foods for her children, and be around enough to make sure they are getting enough physical activity. Joey has severe asthma, and Amy can barely scrape up the funds for his regular inhaler refills. Amy herself has persistent colds and suffers from a high amount of stress, but focuses first on her kids’ health, neglecting her own. On an occasion when she had a particularly nasty cold, she managed to get squeezed into her PCP schedule.

Transition Process

- Amy’s PCP uses his short period of time during her appointment to ask a few questions and prescribe her some medication for her cold. Once he learns that this is the 4th cold she’s had this year alone, and her son has severe asthma, he suspects there is a lot more involved in her family’s health. He informs her about his affiliation with NuCare, where he works as a NuMD providing personalized, preventative health care. He gives her an application for the scholarship program the company offers, saying she would be an excellent candidate, and wouldn’t have to pay a cent more than what she currently does to get better care.
- Amy applies, and she and her family are accepted into the scholarship NuCare program. Her NuMD (the same physician), makes a house call to their home for the family’s first-time in-person consultation. Her NuMD takes the time to understand all the aspects of their health, learning of their poor diet, bad living conditions, and her son’s worsening asthma. He walks them through ways to establish healthy eating habits at a low cost. He recommends that Katie be enrolled in a school-sponsored sport to get more exercise, and gives Amy a list of easy exercises she can do at home to get to a more healthy weight as well. He points out the bad apartment conditions, such as the water leakages and roaches, that are legally required to be better maintained by their landlord. He informs them that they are probably a significant cause for both her persistent colds and Joey’s asthma attacks. He also creates an elaborate asthma management plan for Joey, prescribing a NuCare bluetooth spirometer to better monitor his lung function and progress.
- Amy is able to track not only her health and careplan, but also those of her children. By working directly with their NuMD, Amy is able to get Joey the attention he needs, and provide a healthier lifestyle for her family. And when one of them does need to see their NuMD in person, his ability to make house calls saves Amy the time and transportation costs of going to the doctor’s office. On top of her family’s drastic improvement in health, she is even saving much needed cash from the frequent copayments she used to pay for her kids’ visits to their pediatrician.