



CareX Blockchain Healthcare Ecosystem

WhitePaper



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March 4th, 2018

Dear Friends,

This is a challenging time in the healthcare industry, with unprecedented threats and opportunities.

On the one hand, cyber attacks against medical institutions are on the rise, with personal and medical information under daily attack. Costs are going up relentlessly, particularly in the United States, where families and small businesses especially are finding it increasingly

On the other hand, the internet has helped enable a globally connected healthcare ecosystem, with more and more people I propose we find a way to negate the threats and take advantage of the opportunities by forming an ecosystem that relies on the power of the blockchain and crypto tokenization.

Together we can bring more CARE into the world.

Sincerely Yours,

Mike Bishop
CEO
CareX Blockchain Platform
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1. Executive Summary

The CareX Blockchain Platform is a new way for people to find and pay for health care.

By using blockchain based tokens, patients and providers escape complex middlemen in order to give or receive services, regardless of borders.

CARE tokens are designed to be used for all types of medical needs, from complex procedures like knee replacements, to check ups, or trips to the emergency room. CARE tokens aren't just for personal consumption. Using smart contracts, the CareX community of token holders can give or exchange tokens with anyone at any moment, right from their wallet.

The CareX platform is more than a currency. Token holders are able to utilize the CARE wallet to securely host their health information, medical records, and insurance information. Wallet holders can securely share this information with providers based on their requirements. This way, patients are at the center of their healthcare, freely choosing who serves them, rather than being beholden to a provider network or insurance provider.

CareX doesn't only benefit healthcare patients and investors, it also creates an effective digital alternative to the administrative challenges experienced by providers, taking them back to the basics of a transparent market where prices are readily available, and payments are immediate. CARE tokens are encrypted and can be exchanged for Bitcoin (BTC), Ethereum (ETH), and US Dollars (USD). CareX doesn't interfere with current payment systems. Rather, it runs alongside and in addition to existing insurance models as a low cost, easy-to-use, alternative revenue stream that brings in patients based on market forces.

CareX is already being built. Backed by an existing healthcare software platform used by providers around the world, when the platform is completed, participants will have a large network of medical providers with whom to utilize their investment.

Providers participating in the network will get to use this platform for free, and will be able to offer their services at a discount to CARE token holders because of its efficiency over traditional payment methods (estimated 20% operational improvement; 30% technology automation).

CareX tokens will not only be applicable to healthcare patients and providers at hospitals, emergency rooms, or doctor's offices. Pharmaceutical suppliers are among the future planned participants in this alternative economy that will increase in utility and value.



2. Team

Strategic Partners



CARECORP
Seniors Services

Investors





3. Progress to date

CareX is already well on its way to becoming a reality. Using the well-oiled team that has been working together in various capacities for over 15 years, the engineering team behind CareX know what the hurdles are to building and scaling a new healthcare technology.

A Solid Base: Building off of the Scottline healthcare analytics platform

The team that designed a real-time analytics dashboard used by Scottline Healthcare Solutions are behind the development of the CareX Wallet, CareX HealthVault, the CareX Chatbot, and the integration of these solutions on the Blockchain.

Using knowledge gleaned from developing a dashboard that accepts all kinds of healthcare provider data regardless of their Health Information System (HIS) and transforms it into readable analytics, CareX is close to a blockchain solution.

To see the analytics dashboard in action, check out the CareX provider kit at carexnetwork.com

3.1 Working prototypes

The CareX Wallet is already a fully functioning prototype where CARE tokens and health records can be stored. The team is now working on blockchain and HL7 integration.

The CareX Virtual Assistant is in an earlier phase of development. See progress on these integral products on the CareX blog or create a wallet at <https://wallet.carex.tech>

3.2 Compliance (HIPAA and the SEC)

Scottline Healthcare has experience implementing the Health Insurance Portability and Accountability Act (HIPAA), which governs how healthcare providers handle sensitive patient data. All of our technical staff and servers are certified as HIPAA compliant. As a result, the CareX platform is on the fast track to delivering the first HIPAA compliant blockchain solution. HIPAA compliance is a major issue for healthcare providers and a prerequisite for CareX's success.

CARE Tokens should not be considered an investment in the CareX Blockchain Platform or as a type of security. They should only be used to purchase medical services from providers. Purchasers are free to buy the tokens for anticipated future use. If they do consider them a type of investment, then purchasers should only be accredited investors under the terms of Regulation D and 506(c) of the United States Securities and Exchange Commission (SEC).



4. Healing a Broken System: Why Healthcare is ready for Cryptocurrency

Healthcare by the numbers

Healthcare spending, taken as a whole, is very high in the United States, and growing.

From 2005 to 2015, health care spending in the United States tripled.

Source:

<http://time.com/money/4970511/why-your-health-care-costs-are-out-of-control-in-one-graph/>

Only 80% of health insurance premiums go towards paying for service, while the other 20% is lost in administrative overhead. Oftentimes hospitals go unpaid for months, or longer—causing ever increasing costs.

Overall, The Centers for Medicare and Medicaid Services (CMS) projected that total health care spending for 2016 reached nearly \$3.4 trillion, up 4.8 percent from 2015. According to CMS, U.S. health care spending is projected to reach nearly \$5.5 trillion by 2025, a full 20 percent of GDP.

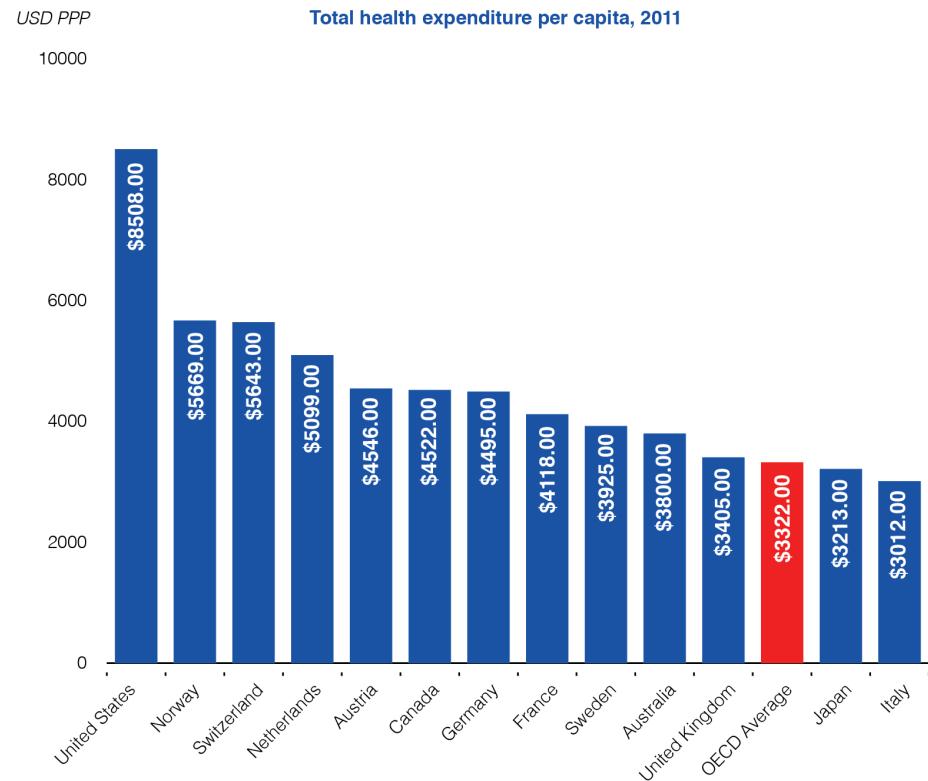
Learn More:

<https://www.advisory.com/daily-briefing/2017/02/16/spending-growth>

Information from the Organization for Economic Cooperation and Development (OECD)

<http://stats.oecd.org/Index.aspx?DataSetCode=SHA>

US spends two-and-a-half times the OECD average



Only 80% of health insurance premiums go towards paying for service, while the other 20% is lost in administrative overhead.



4.1 The Patient's Perspective

High Deductibles Causing Pain for Small Business and Debt for Families

Patients struggle to bear the high costs of health care in the United States by paying increasingly expensive insurance premiums, which can only serve as a cap on a family's exposure to financial ruin.

Because of high annual deductibles, most patient's day to day care is still paid out of pocket.

Since costs such as a doctor's visits and many other routine visits are paid out of pocket, price comparison is increasingly important. Currently, consumers suffer from a lack of transparency, trust, and a general inability to systematically access the best health care at the most affordable price.

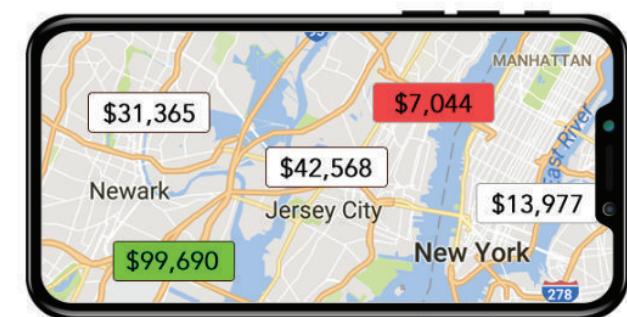
In our view, while the internet has increased the amount of information available to health care consumers, a very high percentage of self-pay consumer purchases are a result of chance, haphazard decision making, procrastination, and poorly information.

Moreover, the self-pay consumer pays the health care provider at the provider's 'Usual and Customary Rate', which on average is 40% more than what insurance companies pay for their insured members. This discount represents one of the largest advantages of the insurance model. By leveraging the cooperative negotiation power of the CareX network, token holders will also get the best prices.

Prices for a given procedure vary widely, however, within a town, state, country—without necessarily any real difference in the quality of outcomes.

The prices Medicare pays serves as a benchmark for illustrating this wide disparity, as reported in the Huffington Post.

American hospitals charge vastly different sums for the same medical procedures. The cost of treating chronic obstructive pulmonary disease, for example, varies greatly from hospital to hospital throughout the New York area. At Bayonne Hospital Center in New Jersey, the average amount charged per patient is staggering \$99,690, compared to an average of \$7,044 per patient at Lincoln Medical and Mental Health Center in the Bronx.





Although many qualify for subsidized insurance premiums, they are still required to pay their deductible up front. In 2015, the Affordable Care Act capped this at \$6,500 for an individual and \$13,200 for a family --potentially ruinous costs for many low to middle income Americans.

As a result, increasing numbers of patients go without insurance entirely, thinking their healthcare needs would not justify the expense of an insurance premium. Oliver Wyman found that enrollment in the healthcare exchanges decreased by 22 percent in 2016 and 2017. This population, often young and too well off to qualify for government-funded welfare programs like Medicaid, therefore neglect going to the doctor for routine visits. This represents a loss both for patients and providers.

Source:

http://health.oliverwyman.com/transform-care/2017/10/rising_premiums_hind.html
https://www.huffingtonpost.com/2013/05/08/hospital-prices-cost-differences_n_3232678.html

4.2 The Provider's Perspective

Excessive administrative burden

For health care providers, offering services to insured patients is complicated, costly, and fraught with delays. As indicated above, providers customarily discount their services by an average of 40% as a result of the insurance companies' bargaining positioning. Moreover, providers often must wait for months before a claim is reviewed and approved by insurance companies and they receive payment. Finally, providers must write off a large percentage of their billings due to unpaid co-pays, deductible, co-insurance, disputed billing, and other situations.

From our experience, the wait time for payment from an insurance provider is 27-90 days on average from the time of service. The administrative burdens and payment delays often increase when government programs like Medicare and Medicaid are involved.

Illinois, for example, has more than \$5 billion dollars in unpaid state health insurance and \$2 billion dollars in unpaid Medicaid bills to healthcare providers who in many cases have waited years to be reimbursed.

The situation is so bad that many providers opt not to deal with Medicaid, turning away those most in need because they cannot afford to provide services for free. Approximately 50 percent of providers make this tough decision.

The administrative mess costs providers as well as insurance companies. Only approximately 80 percent of a healthcare insurance premium goes to actual medical services, on average. The remaining 20 percent goes to administrative costs of the insurance company, which can now all be automated using the blockchain, smart contracts, and CareX token currency.

Only approximately 80 percent of a healthcare insurance premium goes to actual medical services, on average.

These difficulties have led to a sharp increase of providers abandoning insurance companies in favor of cash only, concierge medicine, and other alternative business models.

Many providers, however, cannot afford to completely replace their business model, which is what is often necessary to make the shift profitable.



4.3 A word on healthcare outside the US

Many countries outside the US have nationalized healthcare systems, and therefore experience different issues in care. Many of these systems, such as the National Health Service (NHS) in the United Kingdom, experience long waits for difficult and expensive procedures such as hip replacements. Patients in these countries are eager to find a way to pay for their care instead of waiting.

Other countries are either medical tourism destinations, or feature populations who travel to other countries to receive treatment. In these situations, it is often difficult to arrange a payment for care, since there are prohibitions on carrying large amounts of cash and wire transfers are carefully regulated and potentially expensive.

With CareX, patients in these countries and situations can find the care they need for an affordable price, all while staying within a trusted network.

Medical Tourism, an Example

A resident in Dubai who is coming to Houston in the United States for orthopedic surgery and rehabilitation may need to carry more than the \$10,000 cash allowed into the country on a tourist visit. Instead of bringing relatives or engaging in a costly bank transfer, he can invest in CareX and use his tokens to pay for the procedure upon arrival.

This kind of service is invaluable to the person in need. At the same time, it helps providers gain valuable business on a global scale.

Source:

<https://www.allbusiness.com/medicaid-payment-delays-deter-physician-participation-11685715-1.html>
<https://www.usnews.com/news/best-states/illinois/articles/2017-06-07/sides-await-judges-decision-on-illinois-medicaid-payments>
<http://www.chicagotribune.com/news/local/breaking/ct-state-health-insurance-university-employees-20170627-story.html>



5. An Alternative Healthcare Ecosystem -- CARE for Patients

By introducing a new healthcare payment system, using the innovations of cryptocurrency and the blockchain, CareX not only solves the mess the current health system experiences today, but it completely reorients the healthcare marketplace back towards the benefit of the consumer by focusing on transparency, security, privacy, and affordability.



5.1 The Payment Solution, an alternative to Cash

CareX Blockchain Platform tokens (CARE) can be paid to medical providers directly in return for services.

This means routine doctor visits all the way to more expensive operations and emergencies can be paid for with CARE tokens on a blockchain.

Use Scenarios:

- For holders of cryptocurrencies like Bitcoin, which can be difficult to use in return for services, CARE turns a liquid asset into a service through a simple transaction.
- Employers can directly purchase discounted health care rather than cover or match a payment into an insurance premium.
- Family members can pay for a loved one's health.
- Medical Tourism: A patient travels to another country for medical care. Since paying for cross border medical services is not only a difficult task requiring bank account transfers or the risk of multiple travelers carrying huge amounts of cash, with the CareX platform, patients can easily pay for the service digitally and avoid the hassle of using fiat currency.

The CareX Wallet is the major game changer in the healthcare space as it enables patients to use blockchain assets to both pay and share their medical history for short-term periods, keeping all their private information secure and protected in the long-term, never printed on paper, left or stored in boxes.

The CareX Wallet will work on a smartphone or a physical health card "cold wallet" at CareX enabled providers using CARE Tokens. The CareX App is available for download in Android and will be available on IOS in the coming quarter.



5.2 Utilizing the Blockchain -- the CareX HealthVault

Another exciting feature of the CareX Wallet is incorporating medical history on the blockchain.

We are implementing normalization schemes for medical data of all sorts, whether they are blood tests, MRI results, diagnoses by doctors, etc.

We are implementing clear standards for importing any alphanumeric medical data onto our cryptographic platform. Storage for securing and granting access to your entire life of medical records. This transaction information will be kept safe by our multi-signature protocol so that a third party can access it only if both doctor and patient sign on the request using their mobile phones or wallet accounts.

Using smart contracts, patients can also elect to provide trusted family or friends access to their wallet in times of emergency. This model enables secure, easy-to-use, single point of access to data capable of making transactions simply andtively.

Product advantages

- Multi-asset (all blockchain assets are compatible with the CareX Wallet)
- Assets stay in cryptocurrency or can be exchanged to US Dollars (USD)
- Lowest available foreign exchange and transaction fees (with no other charges)
- Decentralized and trusted storage
- Global access and acceptance of CARE Tokens throughout the global CareX Provider Network
- No restriction or fee based on user location



Finally, the CareX Wallet enables consumers to find providers that accept CARE Tokens anywhere in the world and compare them to find the best quality and price. To help this process, the Wallet will include an interactive 'Chatbot'.

CareX Chatbot (A Virtual Assistant for Providers & Patients)



The CareX Chatbot is a digital assistant, enabled with Artificial Intelligence on our Blockchain platform. As we continue to develop the Chatbot it will be able to suggest automated clinical suggestions as a kind of initial diagnosis. This application enables both the providers and patients to access initial information in a personalized way without the involvement of a human, saving time and expense. This is the future of medicine.

A use case:

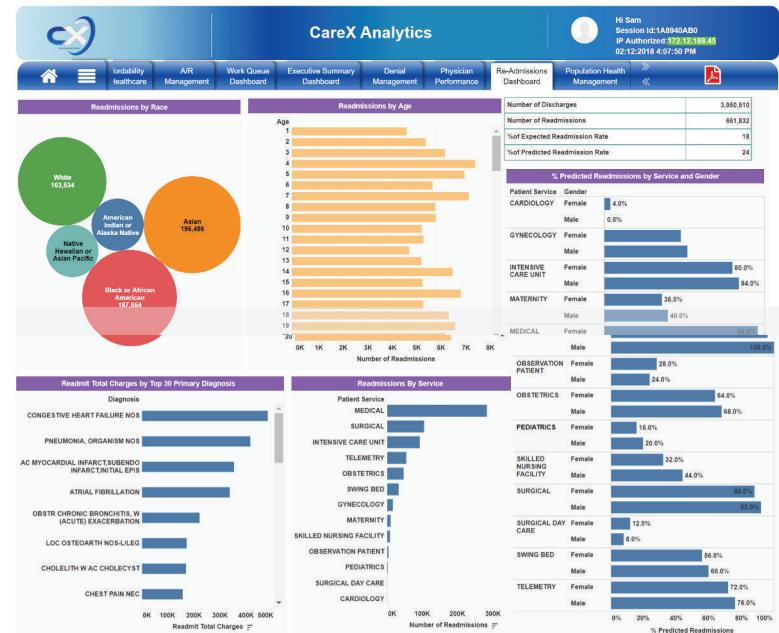
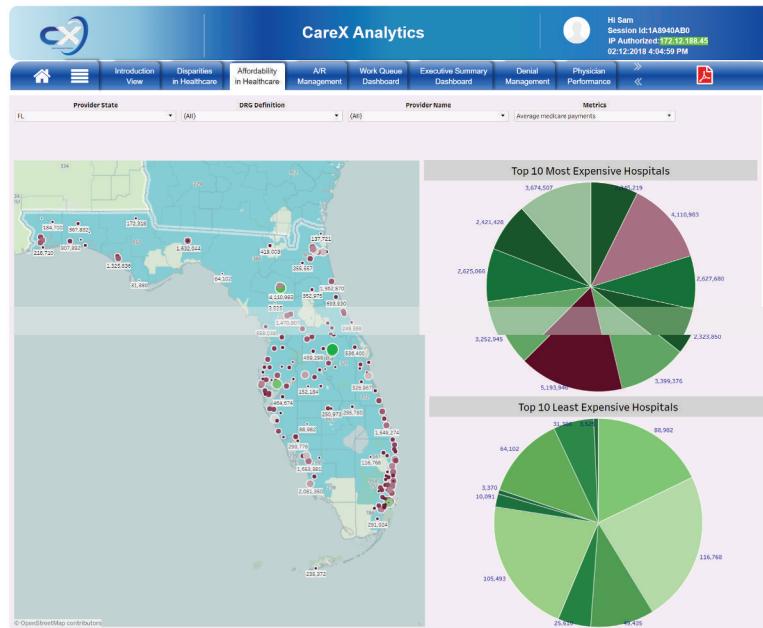
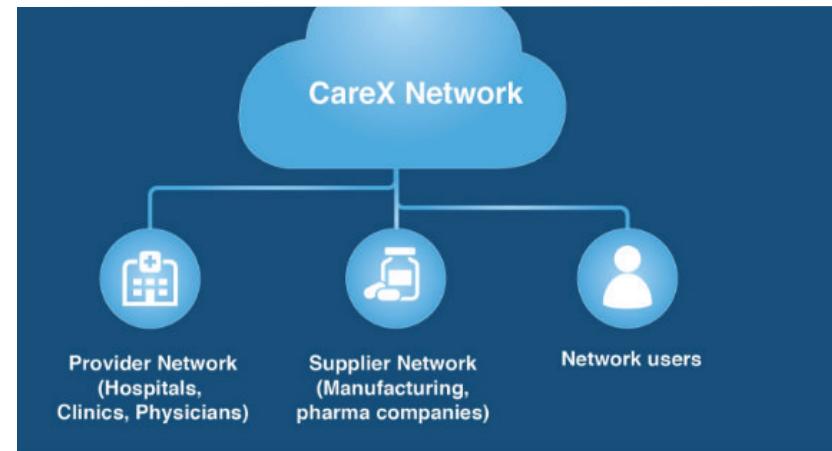
Alice has had a cough for two weeks that her regular over-the-counter medication won't help. Alice, who has a CareX Wallet, consults the ChatBot, who asks questions about her symptoms. That information is used to narrow the type of healthcare need Alice may require. With this information Alice is able to pick a CareX provider and even schedule an appointment for a doctor consultation, saving both time and resources to get to the point of doctor-patient interaction.



6. An Alternative Healthcare Ecosystem - CARE for Providers

CareX Blockchain Platform offers health care providers, such as clinics, doctor's offices and hospitals, significant advantages.

Besides an alternative payment solution that is borderless, immediate, and secure, CareX Blockchain Platform will allow providers to host and access healthcare information. By accepting CARE, providers would get free access to the Scottline Healthcare Analytics Dashboard – currently priced at \$10,000 USD annually per clinic. For more information on this valuable software solution, visit <http://www.carexnetwork.com>





6.1 An IT Solution -- Security, Transparency, Affordability

Security -- Patients' lives are at risk from cybersecurity attacks

Healthcare providers continue to be one of the biggest targets of hackers. Steps must be taken to protect patients and their data, whether from ransomware, stolen personal information, or attacks on medical devices. Doing nothing will have a huge impact to patient care and the stakes are simply too high to ignore.

Recent Cyber Attacks:

\$2.3k UVM Medical Center patients affected in phishing incident - July 26, 2017

\$266k LA medical center patients' PHI compromised in ransomware attack - August 21, 2017

The Blockchain technology that powers cryptocurrencies is quickly being recognized as an excellent solution to accomplish true security. Even government entities have come to accept this. What they lack is a consumer-focused solution that avoids centralization and rewards those who use it.

Blockchain projects by US government agencies

Several US government agencies, including the Centers for Disease Control and Prevention (CDC) and the General Services Administration (GSA), are implementing Blockchain in their operations.

The CDC has launched a pilot project for the use of the technology during disaster relief operations, particularly on public health data surveillance aimed at preventing the spread of preventive and chronic diseases.

The GSA meanwhile is advancing a program to develop a Blockchain-based system which is aimed at replacing the Fastlane procurement system for information technology projects.

Source:

<https://cointelegraph.com/news/trump-administration-focuses-on-blockchain-technology-adoption>

<http://www.beckershospitalreview.com/healthcare-information-technology/266k-la-medical-center-patients-phi-compromised-in-ransomware-attack.html>

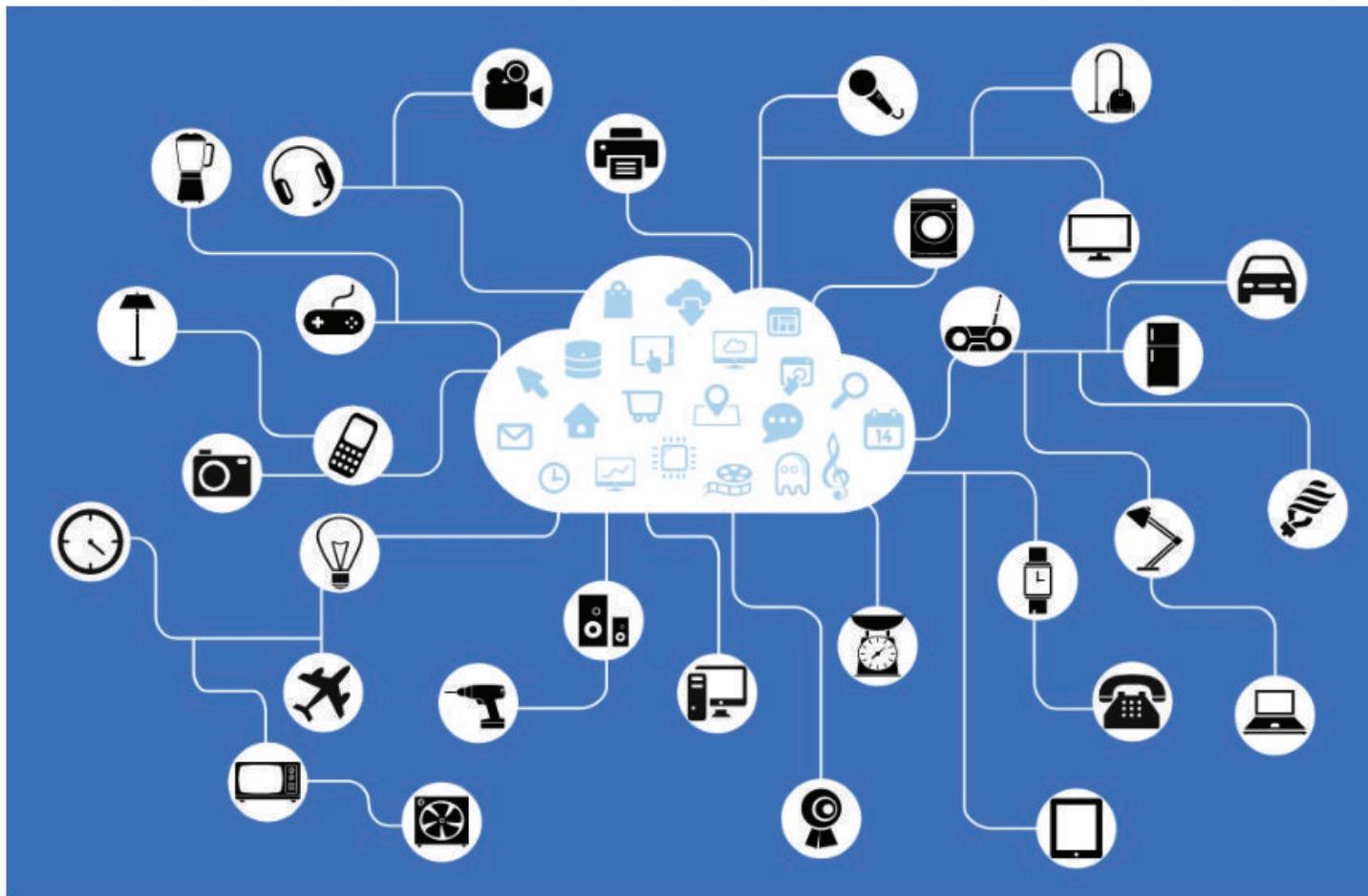
<http://www.beckershospitalreview.com/healthcare-information-technology/2-3k-uvm-medical-center-patients-affected-in-phishing-incident.html>



Transparency – An Open Network

Security must be combined with accessibility and the openness associated with connectivity.

The CareX platform provides a secure environment for the network participants to leverage an ecosystem that will increase revenue, access to a global pool of resources, and increasing operational efficiencies—thereby contributing to the bottom line—all while creating more robust security thanks to the blockchain.





Affordability

As mentioned previously, health care costs vary widely, without necessarily any difference in the quality of outcomes. While substantial data exists to compare the cost and quality of care for a particular procedure, there is currently no readily available resource for patients to access this information to make an informed judgement.

The current solutions that have been implemented by healthcare providers in dealing with healthcare data and the transfer of such across intermediary networks to other healthcare systems have proven to be very inefficient. They have been vulnerable to exploitation by hacking, are expensive to set up, and confusing to use. This has resulted in a difficult but necessary choice for all involved in the healthcare process to work out a solution that is secure, scalable, and affordable.

Large-scale incumbent healthcare providers, hospitals, technology firms, insurance companies, and pharmaceutical companies are competing to control patient's data in a centralized system.

With the use of the CareX decentralized, secure suite of features, we plan to provide a platform that will reduce the need to store multiple copies of patient data in multiple systems while also empowering the providers to have control of their own medical data.

We also envision a system where we can reduce the workload for pharmacies, insurance companies, and doctors in verifying the legitimacy of prescriptions and reduce intentional fraud and mistakes that take place far too often as a result of clerical error. Furthermore, we want to help specialists and primary care physicians quickly diagnose a patient by getting access to necessary medical history.

From our discussions with several medical professionals in the industry, the best way to determine the best treatment for a person is to look and see at what has worked in the past and for whom it has worked. This same principle can be applied to diagnosing illnesses using medical data and artificial intelligence.

We want to be able to leverage all the medical data that we can by using the CareX Blockchain, whether it be a blood test, MRI results, X-Rays, echocardiograms, etc. Anything that can be transformed to alphanumeric data will be fed into our artificial intelligence powered neural network and will be leveraged so that the engine can be trained to help medical professionals quickly diagnose and recommend treatment plans for individuals based on their personal medical profile and symptoms.



6.2 A Payment Solution, the Alternative to Accepting Cash

The value to healthcare providers of having a way to immediately receive compensation for their work cannot be understated. It only really becomes clear by comparing it to what clinics, hospitals and small doctor's offices usually go through to receive payment (see section 2.3)

As mentioned above, CareX represents approximately a 20 percent efficiency savings, which can be passed onto consumers or added to the profit margin.

6.3 An (International) Marketing Engine

By presenting prices for consumers to compare, the CareX Wallet and the CareX ecosystem will also act as an online marketplace. Providers eager to grow their businesses merely have to lower their prices to catch the customer's eye. This form of advertising is free to all providers that accept CARE, encouraging competition.

This reflects a key strategy of insurance companies, who get discounts in return for a certain level of business brought by their own customer base. By cutting out the middle-man, CareX should save both providers and patients money.

6.4 An Alternative Revenue Stream

CARE Tokens represent a new source of income for providers, including but not limited to the burgeoning market for cryptocurrencies like Ethereum and Bitcoin.

Instead of accepting payment in a currency that depreciates with inflation, health care providers that accept CARE are getting tokens with a hard cap meaning nobody can make new ones. The value of tokens will reflect demand in the Carex network as it grows. CARE Tokens will be exchangeable into and out currencies like US dollars, or cryptocurrencies like Bitcoin and Ethereum, meaning providers can cover costs in these currencies.

Nevertheless we also aim to enable medical providers to be able to use CARE tokens for purchasing needed equipment and other supplies.



7. An Alternative Healthcare Ecosystem -- CareX for Suppliers and Beyond

Just as CareX can be used by patients to secure the services of healthcare providers, so CareX can be used by providers to secure the necessary supplies. By using tokens in this manner, providers can easily receive benefits from participating in the ecosystem (such as discounts and affordable pricing) instead of the current situation characterized by relentlessly increasing costs spurred by a lack of competition and transparency.

In turn, participating suppliers can gain valuable insights about the health market from sources within the CareX platform. They also benefit from the free advertising by merely existing on the platform.

8. Connecting CareX to a wider movement on the Blockchain

Decentralized ledger technology built on cryptography (the technology that powers blockchain) is here to stay.

While others may attempt to create new networks using protocols similar to ones already built, our approach is to stick with the protocols that have already proven successful. This is why CARE Tokens are an ERC20 Smart Contract built on the Ethereum Blockchain.

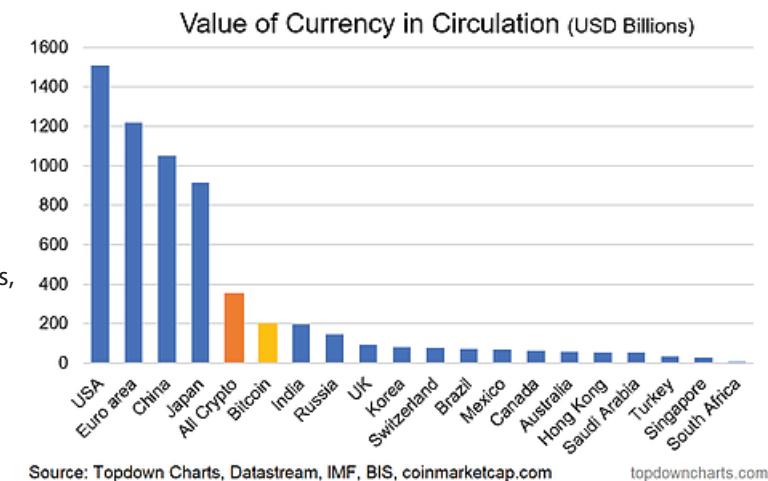
CARE wallets are ERC20 compliant and can hold Ethereum itself in addition to other ERC20 tokens. Wallet holders can use our web and mobile applications, easing the learning curve for this new technology, without sacrificing the security that it offers.

Cryptocurrencies have rapidly gained in value in just a year.

In Q1 of 2017 Ethereum was worth just 15 USD (on March 1, 2018 it was worth 855 USD).

In Q1 of 2017, Bitcoin was worth 1,225 USD (on March 1, 2018 it was worth 11,043 USD).

By carefully managing the process by which CARE tokens are available on the market, and actively working with providers looking to turn their tokens into USD, we will be able to maintain stable values, which is in the best interest of everyone who participates in the CareX platform and marketplace.





9. Go to Market Strategy

Our proposed method of growing the CareX Network involves targeted growth, by focusing on services insurance doesn't usually cover, helping providers get high volume of patients in those services using CARE, and then expanding those service options, while helping patients utilize the other tools available on the platform, such as medical record storage.

Using a full suite of digital and traditional marketing techniques, our aim is to create network effects off of market forces.

The screenshot shows a news article from the Houston Business Journal. The headline is "Houston co. completes stem cell-for-cryptocurrency exchange". Below the headline is a photo of a woman in a medical chair receiving a blood test from a man in a suit. To the right of the photo is a sidebar with "TRENDING" news items: "Costco, Aldi planning new stores for southeast Houston area", "Local co. files Ch. 11, will buy Noble Energy's Gulf of Mexico assets", and "PV303 - Arizona's Rising Hub For Business Expansion". At the bottom left is a byline: "By Jack Witheaus - Reporter, Houston Business Journal".

CareX Network

Category	Value
60,000 Avg Patients/provider per year	60,000 Avg Patients/provider per year
10,000	10,000
12 Million	12 Million

HOUSTON BIZFEED

Cryptocurrency settles stem-cell surgery bill in Sugar Land

RARE HOUSTON

Houston-based cryptocurrency firm helps cancer patient pay for treatment

Gerald Hanks, February 11, 2018 5:28 pm

The target markets and opportunities we see lie in three distinct categories:

- 1) Domestic (US): Procedures not covered by insurance, procedures that do not meet deductible limits, as a supplemental benefit to a company health plan, and as a non-profit opportunity to help marginalized populations receive healthcare.
- 2) International: Cross border medical tourism both into and out of the US, and as a new way to fund non-profit work.
- 3) Domestic (Foreign): A supplement for national health plans with waiting lists, and as an outsourced Health IT infrastructure, with a focus on medical records and analytics support.



CareX Network Roadmap

		2019	2020	2021
Addressable Market Worldwide		100 M Patients 1 M Suppliers 3 Trillion Spent	200 M Patients 5 M Suppliers 3 Trillion Spent	300 M Patients 10M Suppliers 3 Trillion Spent
CareX Health Network	Provider Network (Hospitals, Clinics)	20,000 Average 50 Patients per provider/year	40,000 Average 150 Patients per provider/year	60,000 Average 200 Patients per provider/year
	Network Users (CARE Token Users)	1M	6M	12M
	Supplier Network (Manufacturing Companies)	2,000	5,000	10,000