



Collective Care

White Paper

“The enjoyment of the highest attainable standard of health is one of the fundamental rights of every human being without distinction of race, religion, political belief, economic or social condition”.

Dr. Tedros Adhanom Ghebreyesus
Director-General, World Health Organization (WHO)





Table of Contents

1. Abstract	2
2. Executive Summary	3
3. Market Analysis	4
4. Ecosystem	11
5. Present and Future	16
6. Roadmap	17
7. Token Utility and Distribution	18
8. Company Overview	19
9. Disclaimer	23



● Abstract

Driven by the same belief that “healthcare is a simplest fundamental human right” that everyone deserves to have. It should be private, safe, easily accessible, efficient, and most importantly, it should be affordable. Collective Care was Founded in 2019 to create a solution for the global healthcare industry utilizing blockchain and AI technology to ensure that everyone can get the best possible care available today. The company aims to create an ecosystem that not only favors patients but also everyone involved from medical doctors, dentists, pharmacists, nurses, nutritionists, laboratory technologists, software developers, marketing specialists, hospitals, and wellness centers around the world.



● Executive Summary

This paper is designed to introduce a new operational opportunity that can be used within the healthcare industry. We have developed a model that can overcome most of the healthcare industries' major limitations and improving long term health of everyone while reducing cost by harnessing the power of blockchain technology.

Blockchain technology has the potential to transform healthcare, place patients at the heart of the healthcare ecosystem, and improve the security, privacy, and fungibility of healthcare data. This technology has the potential to offer a new method of delivering healthcare records by making electronic medical records more efficient, independent, and secure. In addition, this technology will allow other businesses from pharmaceuticals companies to marketplace to reduce cost and improve efficiencies by tracking its products.

By utilizing the blockchain technology, Collective Care system is set to disrupt a \$10 trillion opportunity from the healthcare industry. Just as Amazon disrupted retail industry and Tesla disrupted car industry. Collective Care is a decentralized platform that committed to building vast community by rewarding everyone (newcomers and veterans alike) who contribute valuable resources to the healthcare ecosystem using CCT.

Collective Care Token (CCT) will be used natively within the ecosystem to guarantee all transactions are quick, transparent, and secured. Also, this will assist all participants are connected securely and facilitate exchange of information more efficiently. For example, patients will have control of their own data and can be shared immediately without waiting for days or weeks for their data to be transferred to the requesters. This ineffectiveness can lead to reduction of overall reduction in quality of care by a healthcare provider.



● Market Analysis

Healthcare Market Opportunities

The global healthcare market reached a value of nearly \$8,452 billion in 2018, having grown at a compound annual growth rate (CAGR) of 7.3% since 2014, and is expected to grow at a CAGR of 7.9% to nearly \$10 trillion by 2023.

Healthcare Market Opportunities and problems by Segment

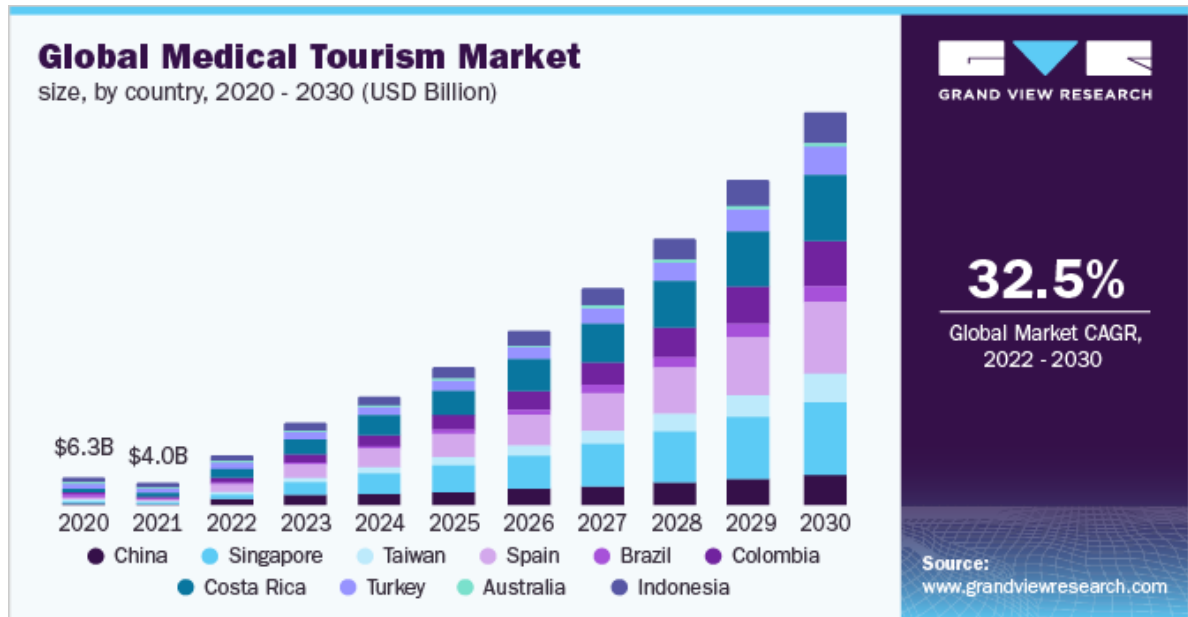
1. The global healthcare logistics market size was valued at USD 144.28 billion in 2020 and is expected to reach USD 226.57 billion by 2026, growing at a CAGR of 7.8% according to two sources. These sectors include pharmaceuticals, healthcare facilities, research & laboratories facilities, transportation, warehousing, medical devices, and others.
 - Pharmaceuticals accounted for a share of 59.71% in the global market in 2020. The pharmaceutical logistics industry has experienced significant growth in the past two decades, and worldwide pharma products' revenues were total \$1.27 trillion in 2020. Pharmacy accounted for a share of 40.53% in the global healthcare logistics market in 2020.

Current problems: high costs and inefficiencies. These issues “due in large part to declining reimbursements for services. As a result, they are seeking opportunities to reduce costs without diminishing the quality of patient care” explains Supply Chain Quarterly.

Source: <https://www.arizton.com/>
<https://www.globenewswire.com/>



2. Global medical tourism market size was valued at USD 4.0 billion in 2021 and is expected to expand at a compound annual growth rate (CAGR) of 32.51% from 2022 to 2030.

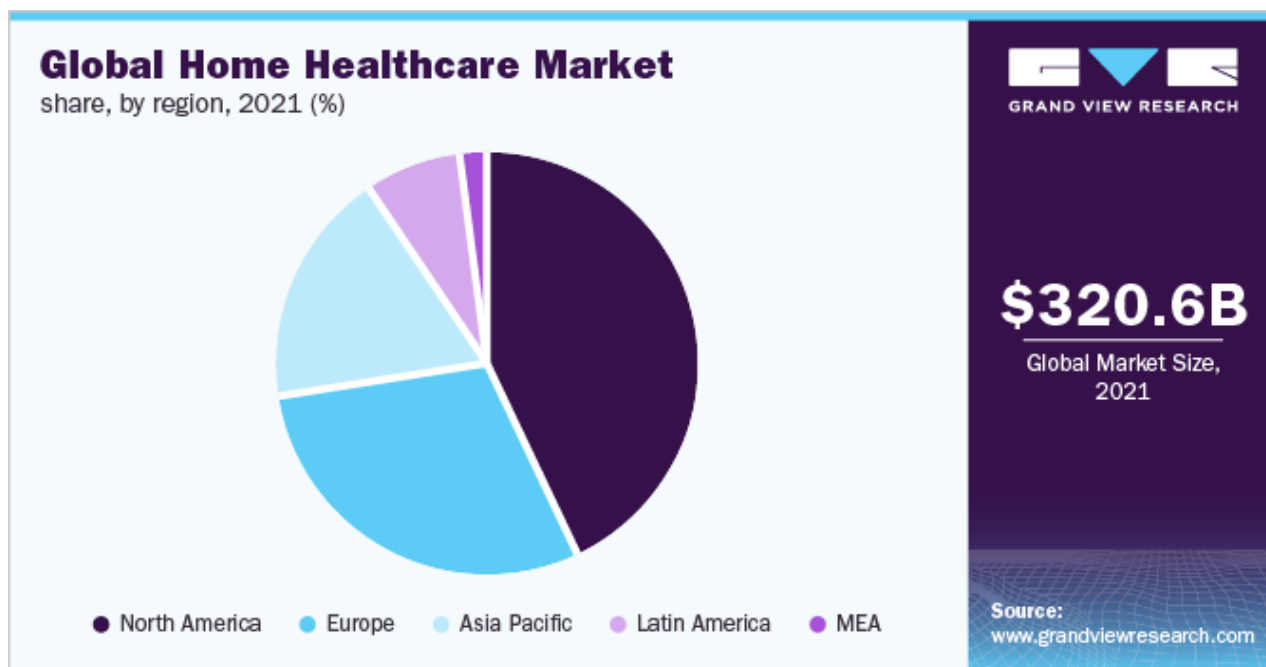


Current Problems: Safety and qualifications.

Source: <https://www.grandviewresearch.com>



3. Global home healthcare market size was valued at USD 320.6 billion in 2021 and is expected to expand at a compound annual growth rate (CAGR) of 7.9% from 2022 to 2030.

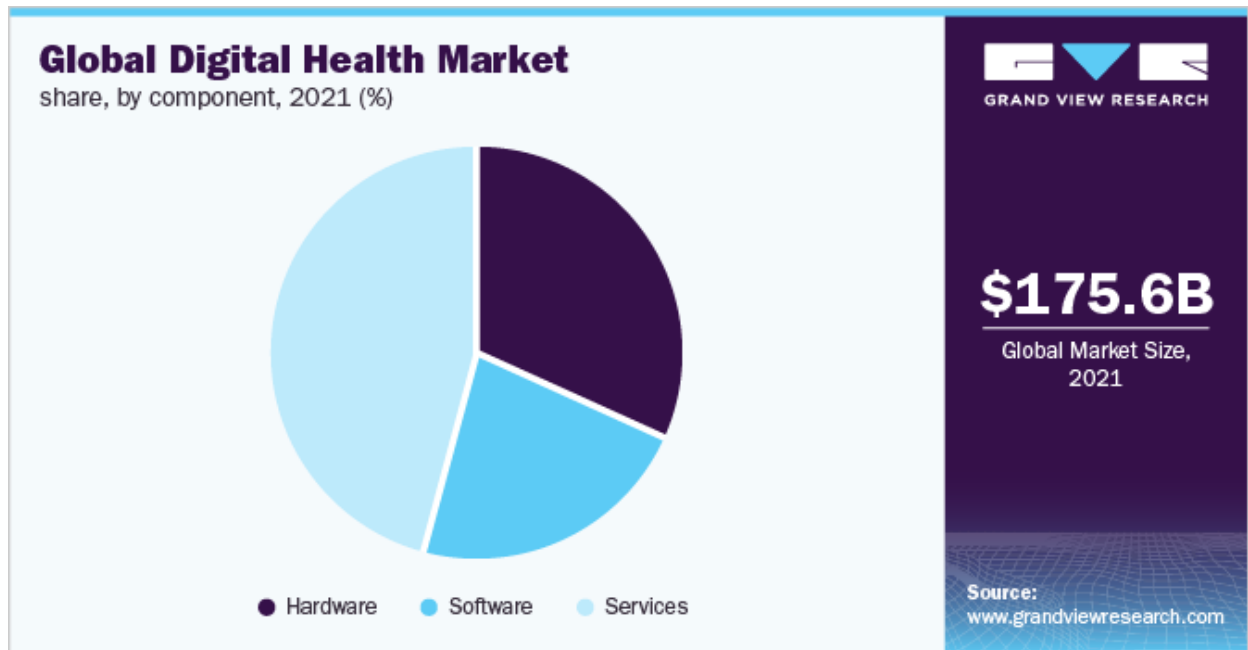


Current Problems: Lack of communication, poor documentation, and access to information. Access is uneven, thus lead to reduction in quality of patients' care. International Payment schedule is also a huge challenge.

Source: <https://www.grandviewresearch.com>



4. Global digital health market size was valued at USD 175.6 billion in 2021 is projected to grow at a compound annual growth rate (CAGR) of 27.7% from 2022 to 2030. That's a massive growth to USD 508 billion market opportunity.

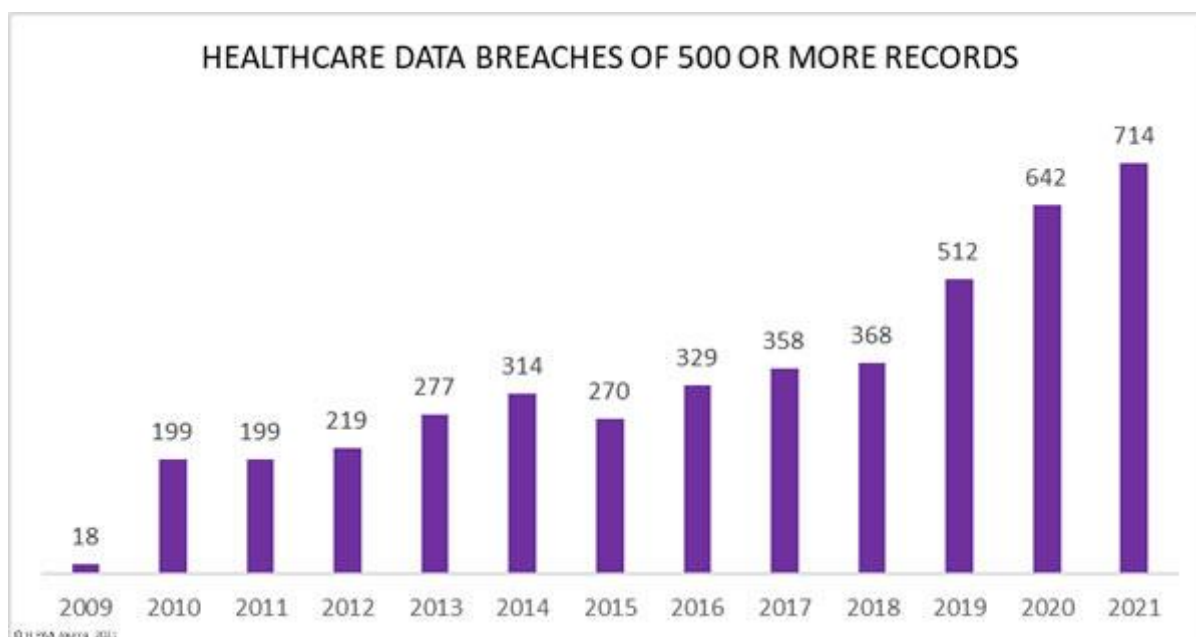


Current Problems: safety and privacy due to centralization of data. Thus, increased chances of being data stolen by hackers.

Source: <https://www.grandviewresearch.com>



5. Global market for Healthcare Cyber Security estimated at US\$6.1 Billion in the year 2020, is projected to reach a revised size of US\$16.4 Billion by 2027, growing at a CAGR of 15.1% over the analysis period 2020-2027.

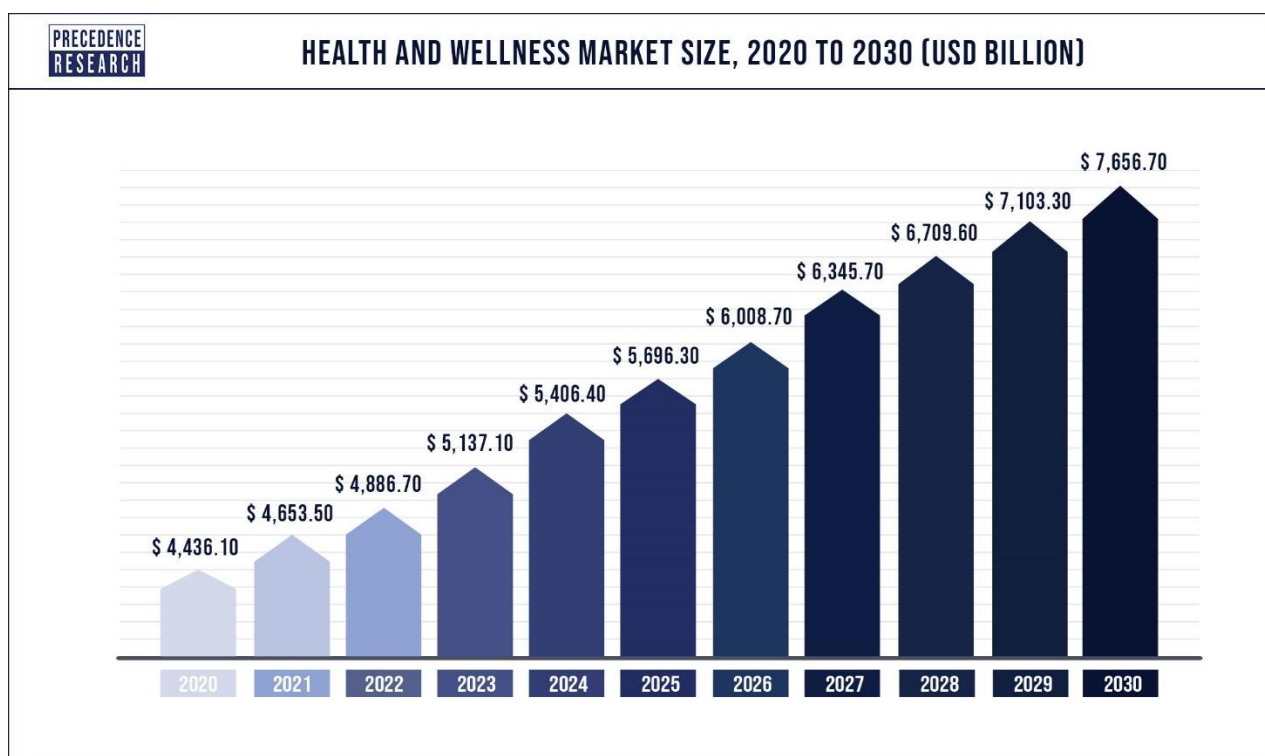


Current Problems: Safeguard data is lacking behind due to extremely high cost to implementation.

Source: <https://www.researchandmarkets.com>



6. Global health and wellness market reached a value of US\$ 4.2 trillion in 2021. It is expected to US\$ 7.6 trillion with CAGR of 5.5% by 2030 according to precedence research.



Current problems: Safeguarding customers' data and ease cross border payment

Source: <https://www.precedenceresearch.com>



• **Blockchain: Applying Tomorrow Technology Today**

What is a blockchain?

The core blockchain is a distributed system that records and stores transaction records. More specifically, a blockchain is a shared, immutable record of peer-to-peer transactions built from linked transaction blocks and stored in a digital ledger. Blockchain relies on established cryptographic techniques to allow all participants in the network to interact (store, exchange, display, etc.) without the existing trust between the parties. The blockchain system has no central authority. Instead, transaction records are stored and distributed to all network participants. Interactions with the blockchain will be known to all participants and will need to be validated by the network before adding information. This enables unreliable collaboration between network participants while maintaining a constant checks and balances of all transactions.

How can blockchain technology be used to improve products and services in the healthcare industry?

The exchange of health information using the blockchain has the potential to unleash the true value of interoperability. Blockchain-based systems have the potential to reduce or eliminate the friction and costs of current intermediaries. The potential of the blockchain has widespread impact on stakeholders in the healthcare ecosystem. By leveraging this technology, everyone involved may be able to connect fragmented systems to gain insights and better understand the value of care. In the long run, a national blockchain network for electronic medical records can improve efficiency and support better health outcomes for patients.



● Ecosystem

1. Individuals

- a) Users will have full control of their own records or Electronic Health Record (EHR). They have the ability of view and share to whomever, whoever and whenever they choose. Also, users will have full control of assigning level of access to the different users that request to obtain their EHR. Patients will have access to a new level of convenience and control over their medical records. They can choose to share these records with providers as they see fit. Moreover, they will have the option to download their records and store them in a secure place where they can access them at any time.
- b) When dealing with Electronic Health Records (EHR), It's not uncommon that a doctor from one office who asked for a patient's health record received a wrong one from another office due to a duplicated or mismatched information at time of request. But, with blockchain, once data is entered, it cannot be changed. And because of the way they are designed, all records must match up together, or else there will be errors. In additional, different EHRs- Electronic Health Records - can share data using blockchains with no need for translation from one system to another which would save time and money. Doctors could use keys instead of numbers when naming patients in their records so that any doctor accessing them anywhere in the world would know who he/she was dealing with without hesitation.
- c) In the current healthcare system, patients have their health information or Electronic Health Record (EHR) spread out over many institutions or centralized data centers. Multiple health records of the same patient are held at these places- with each one having a snapshot of that person's health during their interaction. Collective Care will create a record of each patient/user into an accessible sequential order to make it workable for patients, as well as facilitating researchers in seeking out what they need from them immediately.



- d) The blockchain will prevent data tampering because altering existing medical records, removing records, or adding false records not only put patients at risk but also put a healthcare professional at risk.

2. Suppliers and Healthcare providers

- a) Suppliers such as pharmaceutical companies can use the blockchain to track their supply chains from beginning to end. They use the blockchain to verify their products and make sure that nothing illicit was used to produce them. In the process, they can reduce the cost of their supply chain and make sure that their products meet the standards of quality.

- b) Healthcare providers can use the blockchain to share information. When it comes to patients' records, privacy rules are strict. However, many providers are trying to solve this problem by sharing the data through blockchain technology.

This is especially useful in the case of patients who have chronic conditions or who are on a cocktail of medications. Secondly, providers will have access to detailed medical records, which will make it easier to coordinate care between different providers. This will make it easier to access these important documents in the event of an emergency or sudden diagnosis.

- c) Health providers will have a better chance of detecting changes in a patient's health status over time thanks to the longitudinal nature of EHRs. They will also be capable of providing better care as they will have access to more detailed information, which will help them provide more tailored services. Finally, EHRs will enable providers to identify potential health problems in their patients earlier, which will give them an opportunity to act and provide better care



- d) As the blockchain is a distributed ledger, it can store all the information regarding the manufacturing of the product, the ingredients, and the supply chain partners on the chain. If there are any issues with the product, they can be traced back to the source. The blockchain can also be used for the clinical trials that are conducted for new drugs. Blockchain can be used to store data regarding the health of the patients who are given the drug. This data can be used to monitor the health of the patient over a period to determine whether the new drug has had the desired effect on the patient. Blockchain has a wide application in the medical field and can be used to create a healthier and safer environment for patients

3. Insurers

- a) Reporting of verified and accurate data will improve the accuracy of risk assessment and prevention of insurance claims, ultimately leading to lower premiums for customers.
- b) The decentralized and secure nature of blockchain will also guarantee that this information cannot be altered by any single party, helping to remove any trust issues. end - [click here for more from an operational perspective](#), blockchain offers the potential for significant cost savings by removing the need for intermediaries during claim settlements and other operational processes. By offering the potential to speed up claim payments and significantly reduce costs, blockchain has the potential to significantly improve customer experience and help insurance companies retain more customers. Blockchain has the potential to transform the insurance industry and offer a better, more convenient, and more trustworthy experience for customers.



4. Interoperability

- a) Ability to access one's update and current EHR is more crucial than ever. By using Blockchain technology would help reduce the time taken for data reconciliation from days and weeks to a few seconds worldwide. With the blockchain-based network in place, each participant would be assigned a unique node that would be used to upload and download data in a standardized format.

- b) To access data from the blockchain network, each provider would need to be verified through a one-time process. Once the provider is verified, they would be given a unique private key that would be used to access the standardized data uploaded by providers in the network.



● Present and future

Today

Our mission is simple, keep healthcare affordable for everyone regardless of level of income and status level. A doctor's Hippocratic Oath, "treat the sick to the best of one's ability, preserve patient privacy, teach the secrets of medicine to the next generation, and so on". Our CEO once said, "being poor shouldn't be a dead sentence regarding your health. Everyone deserves the same quality of care as every doctor's creed". Any organization, business, and individual that are in the business of caring for people well-being should have the same goal and shouldn't be changed due to a forever increasing operating cost. We, at collective care continue to work hard to bring the future of healthcare to today by utilizing blockchain technology to promote collaboration, better protection of data, improve security, improve transparency, improve efficiency, and reduce cost overall.

Future

Our goal is to build a strong community who care for a wellbeing of others just as our team from entrepreneur to doctors alike. We are not only working hard to list CCT major crypto exchanges and swaps, we also are working hard to seek appropriate licensing and have it list (IPO) on one of the major stock exchanges such as NYSE, NASDAQ or AMEX in the near future.



● Roadmap

- Conceptualized of ideas -> 4th quarter 2021
- Team formation and obtain appropriate licenses, Collective Care platform prototype (private beta) -> 1st Quarter 2022
- Fundraised, Minted CCT, Listed on Exchange, cooperating with potential partners (all healthcare providers) for global expansion (on going)-> 2rd Quarter 2022
- Grow and expand development of Collective Care ecosystem, Introducing Collective Care Market (CCM), Collective Care Card (CCC), Collective Care Wellness Center (CCWC) -> 3rd Quarter 2022
- Create and connect wallet/portfolio for CCT to be used on and within collective care ecosystem -> 4th Quarter 2022
- Continue to promote, build, and expand global community in addition to further development and research of Collective Care ->1st Quarter 2023
- Formation of formal foundation for Health and Safety for Collective Care Community globally as permitted ->2nd Quarter 2023
- Partnering and issuing Collective Care Card (CCC) -> 3rd Quarter 2023
- Expand listing of CCT to other major exchanges such as Binance, KuCoin, FTX, etc. ->4th Quarter 2023
- Continue to work and seeking appropriate licensing IPO on NYSE, NASDAQ, or AMEX -> 2024 and onward



• Token Utility and Distribution

Collective Care Token (CCT)

Collective Care Token (CCT) is a native token to be used across the entire ecosystem of Collective Care that build upon the decentralization model. CCT is developed using BEP20 standardized by Binance Smart Chain and Smart contract. As explained by Moralis “BEP20 is the token standard of the Binance Smart Chain. In many ways, it’s like Ethereum’s ERC20 standard. But BEP20 has several advantages over ERC20: lower fees and faster execution times”.

Supply

Collective Care Token (CCT)

Total Supply: 1,000,000,000

Type: BEP20

Symbol: CCT

Distribution

Founding Team/Advisors: 10%

Token will be secured and stored via smart contract. It is to be paid out to each member via vested interest over the period of two years.

Reserved: 10%

Token will be used as bonuses for users, partners, and team members

Marketing and Operation: 30%

Token will be used for operational purposes including hiring new team members and promoting businesses

Foundation: 10%

Token will be secured and distributed as need to charitable organizations.

Public Issuance: 40%

Token will be issued to public investors and other users



• **Company Overview**

According to data published in the American Medical Association (AMA), healthcare cost in the United States have increased sharply over the last decades and expected to keep rising due to inflation and other factors that include inefficiency and lack of transparency. In 2016, it was estimated that American households spent an average of \$10,345 on health expenses as reported by Center for Diseases Control (CDC). Of course, that amount will vary greatly depending on your specific situation. If you have a serious medical condition, you can expect those expenses to be much higher. Other root cause is data breach is the costliest compared to any other industry per report published by HIPA Journal. The rate of these associated costs is far outweighed the wage inflation, thus lead to insufficient, unaffordable, and reduction of quality medical care overall. This enormous problem is not being experienced only in The United States alone but also across many developing nations as well.

About Collective Care

Our mission is to empower people with control over their healthcare data, so they can make informed decisions, and receive better care while reducing cost not quality of care. Its platform is built upon decentralization model using BEP20 on Binance Smart Chain (BSC).

Found in Los Angeles, 2022 by a team a group of over 30 innovators, developers, marketers, designers, doctors, nurses, pharmacists, entrepreneurs, suppliers, and many others teamed to explore a solution by using blockchain technology to give people back their health and data while help reduce the continual rising costs of the healthcare system worldwide.

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Lead by

Tony Le (CEO)

Tony is an LA-based full stack developer and businessperson. He has earned a reputation for driving results and deploying web platforms that are at once intuitive and attractive, giving his clients an opportunity to connect with their customers in a way that stands out. Having both worked both in the corporate world and employing himself, he prefers the latter, because as an entrepreneur at heart, he thrives in an environment in which he is free to explore and grow unfettered and unconstrained.

Constantly seeking new challenges, Tony is something of an idea guy. He has a sense for the cutting-edge, and given his combination of skills, he has an ability to execute upon fresh, cutting-edge concepts as well. He is both business-savvy and technically knowledgeable. He is operating in the modern world the way that it demands, following through on his visions with one eye on profit and the other on usability. He is an early adopter of cryptocurrencies and blockchain. He believes in the unlimited potential of blockchain can bring to solve most of the issues in the world today.

When Tony is not hard at work in the office, he enjoys traveling more than anything else. He loves learning about new cultures and meeting new people. He has visited locales around the world and intends to continue to do so when time permit and Covid-19 travel restriction is relaxed.

He holds a degree in Master of Business Administration (MBA)



Vy Tuong Nguyen Le, MD (Director, Medical Services)

Dr. Vy Le, is currently practicing medicine at Cho Ray Hospital, Ho Chi Minh, Vietnam. She has a passion for medicine at a young age following her parents' footsteps. After completing her residency St. Mary Hospital, Hobart, Indiana, USA and Memorial Herman Hospital, Houston, Texas, USA, she followed her heart and moved back to native country to practice medicine. She believes that it is where she is needed most.

Dr. Vy Le Co-Authored Practical Handbook of Advanced Interventional Cardiology: Tips and Tricks - 5th Edition in 2020 along with Dr. Thach Nguyen.

She will serve as a Director of Medical Services at Collective Care and will oversee all projects related to patients' care at Collective Care Wellness Center as well as providing guidelines for products being sold on Collective Care Marketplace.

Dr. Vy Le enjoys travel, spending time with her family, and outdoor. Also, she is involved in medical missions donating her time and expertise in clinics and hospitals around the world.

Thang Nguyen, MD (Associate Director, Medical Services)

Dr. Thang Nguyen who believes that patient care should be a physician's priority. He currently practices medicine at VinMec.

He went on to obtain his medical study and becomes a doctor after graduating with a bachelor's degree in microbiology at University of Wyoming, USA. He is active in many non-profit organizations in Vietnam and abroad.

Vietnam Project Foundation: active member/organizer: medical check-up and free treatment for children with cleft lip/cleft palate.

Mai Tam Vinh Hien: free medical care for patients in Dong Thap Province

Dr. Thang enjoys spending time with family and friends.



Felipe Bautista (Director, South America)

Felipe oversees our company's marketing efforts. He is responsible for providing guidance to our marketing department by evaluating and developing marketing strategies, planning, and coordinating marketing efforts, communicating the marketing plans to those involved, and building awareness and positioning for our company's brands. He is working closely with our sales department to develop a marketing strategy that will help us maximize profits and market share. He is experienced in organizing company conferences, trade shows, and major events.

He is a huge proponent of cryptocurrencies and decentralized finance (DeFi). He strongly believes in the decentralized blockchain architecture and feels that it solves many problems in the world today.

He loves to spend time with family and travel. Felipe is also fluent in Spanish.

Jeffery Farah (Operation)

Jeff makes sure that all aspects are covered and that company goals are met. He has excellent communication and organizational skills that need to interact with staff across different departments. He acts as the bridge between company management and all other departments to ensure the well-being of a company. He works closely with senior management in developing long-term operational strategies that help meet company objectives while operating as efficiently as possible. He is responsible for everything from negotiations to budgeting and purchasing.

He is big fan of cryptocurrency and blockchain technology. He enjoys camping with his family and friends during his spare time.



• Disclaimers

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