



CROWDCURE
DECENTRALIZED HEALTHCARE

Founders

...



Jett Black

Computer Science

UNM Senior



Eden Tolesa

Political Science & Business

UNM Senior



Background

...

➤ Eden Tolesa

Research interests in Health Policies,
Affordable Healthcare, and Market
Research

➤ Jett Black

Research interests in Blockchain
Technology, Distributed Networks,
and Decentralization of Traditional
Systems



+



Dilemma



...

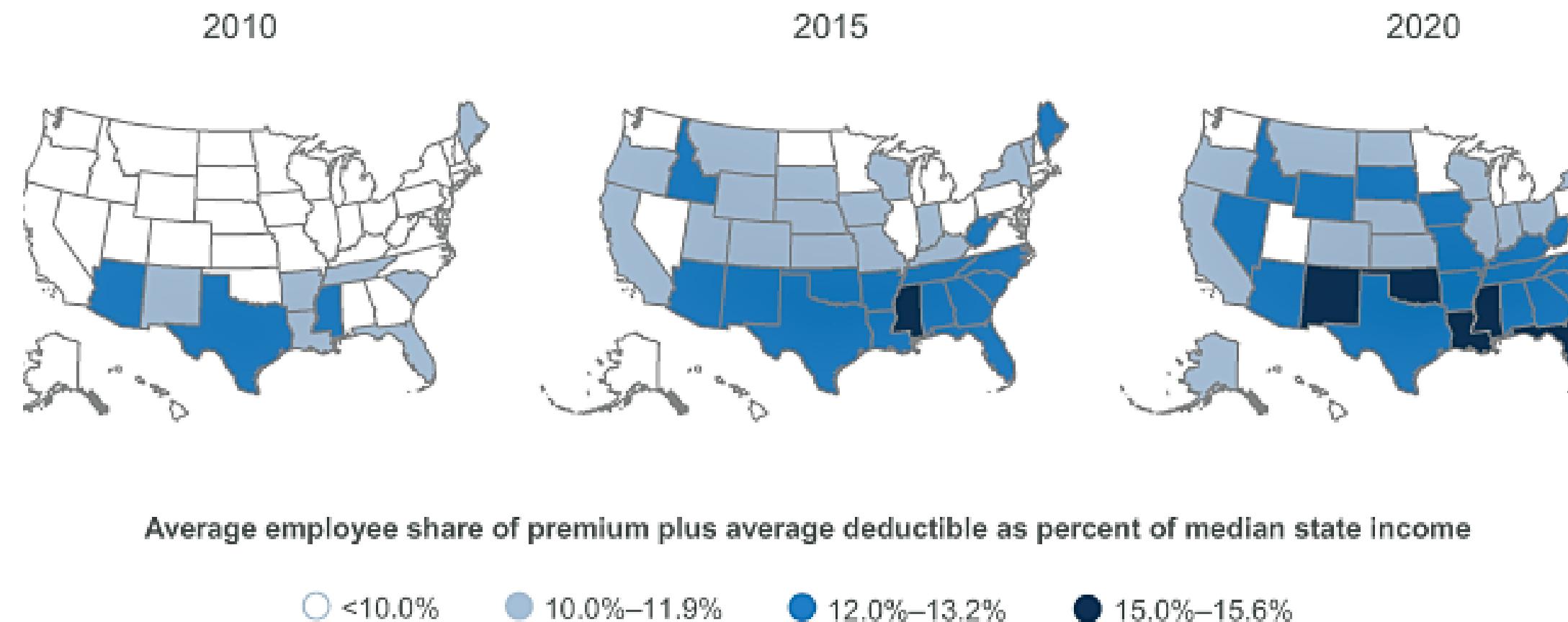
- Young adults often coming off of parent(s) health insurance
- Limited access to full-time work benefits
- Unaffordability of typical health insurance for young adults
- Need for coverage despite lower perceived risk
- Globally, referred to as “sickness insurance” + not “health insurance”

+



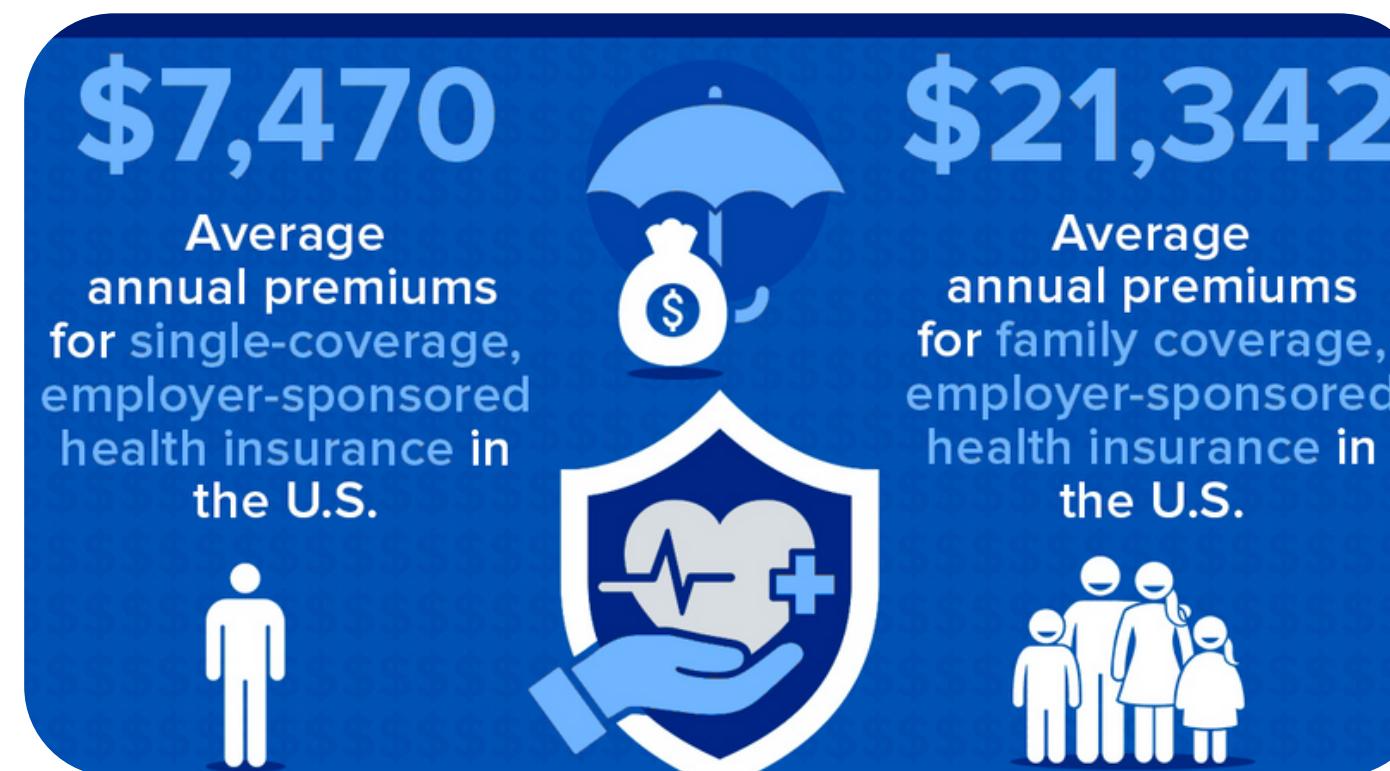
Research findings

- The Kaiser Family Foundation found that 188,416 New Mexicans were uninsured in the year of 2020
- The Commonwealth Fund found the highest average deductible relative to median income in 2020 was 7.4 percent, in New Mexico
- The Commonwealth Fund also found that New Mexico employees faced the highest potential costs for health insurance premiums and deductibles relative to income at 18%

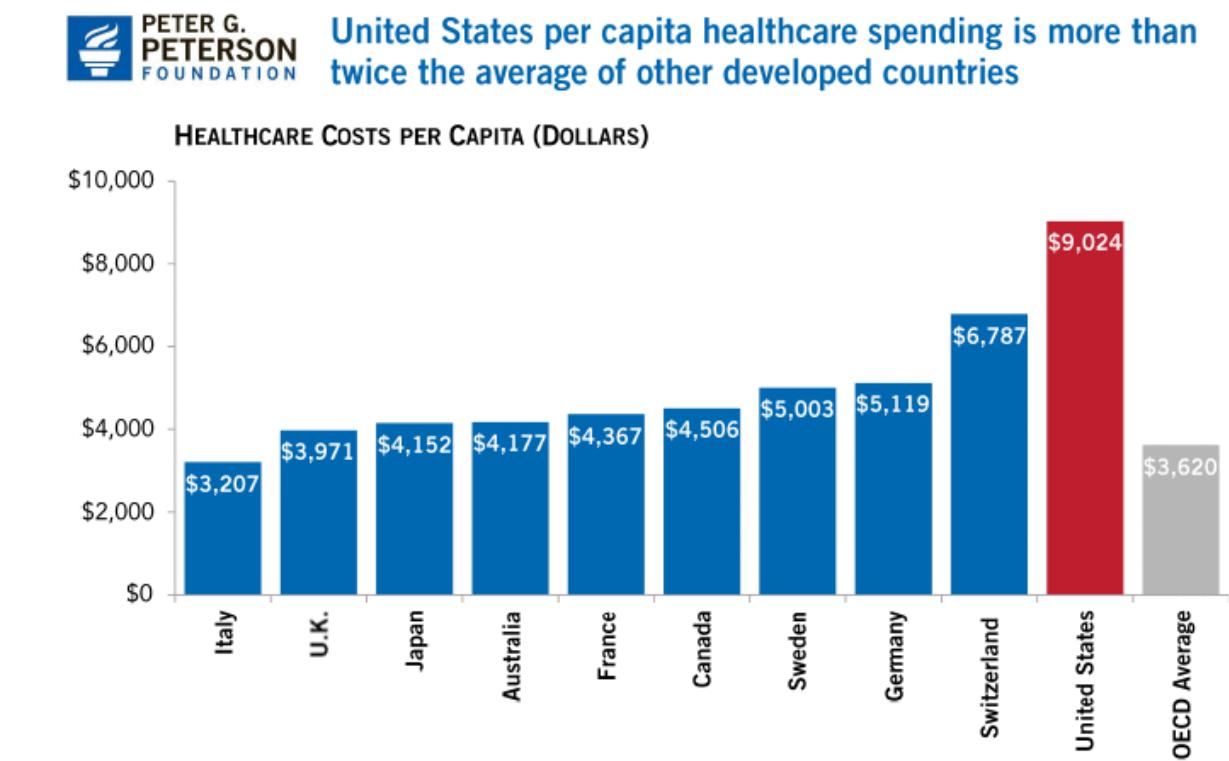


Continued

- In the United States, the CDC reports that 27.6 million Americans of all ages do not have health insurance as of 2022
- The Kaiser Family Foundation found that adjusting for inflation, U.S. prescription drug spending per person swelled from \$90 to \$1,025 between 1960 and 2017.
- On average, employees' premium costs amounted to 6.9 percent of income in 2020, an increase from 5.8 percent in 2010



Kaiser Family Foundation, 2020



Peter G. Peterson Foundation, 2016



Ideation



We theorized that a modern healthcare app relies on these four pillars



Medical Coverage

Helps with coverage of medical emergencies procedures and prescription needs



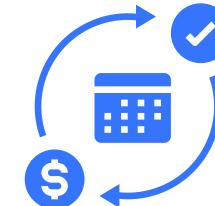
Crowd Funded

Powered by the people, for the people



Transparent

Trustless system backed by blockchain ensuring transparency of claims



Subscription Based

Subscription based service that can be paused or canceled at any time





CrowdCure



CrowdCure is an application committed to revolutionizing the way individuals and families approach healthcare financing



Monthly Contribution

Users set aside a portion of their earnings monthly aligning contributions with their financial capacity

CrowdCure offers a 10% match on every dollar contributed by users. This company match not only encourages responsible saving but also demonstrates our commitment to your well-being

Transparency & Flexibility

Full visibility into contributions made by users, company match, and the available funds for claim at all times

CrowdCure provides users with the flexibility to effortlessly pause or resume their healthcare subscription at any time, adapting to their changing needs

No need for medical underwriting



How does CrowdCure provide a match?

Partnership & Referral

Collab with healthcare providers, and financial institutions , earning referral fees for connecting users with these partners for services like health checkups and investment

Data Insight & Analytics

Maintaining user privacy, selling anonymized and aggregated user data to researchers, pharmaceutical companies, or government agencies for health development

Sponsored Content

Opportunities for health-related companies to advertise or provide sponsored content on our app

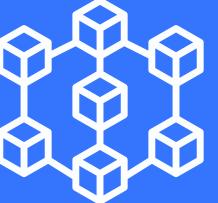
Premium Subscription

Additional features such as enhanced customer support, personalized finance planning, or investment opportunities for healthcare funds

Technical



CrowdCure is a Web3 application with advanced technical features like blockchain and smart contracts, offering transparency and decentralization without overwhelming user tasks



Blockchain

Decentralized permissioned ledger allows for full transparency in a trustless system



Smart Contracts

Smart Contracts ensure claims made are paid and distributed appropriately



Privacy Ensured

Claims are validated through zero-knowledge proofs ensuring identity protection for users



CROWDCURE
DECENTRALIZED HEALTHCARE

Welcome

Join our community and
secure your health

Get Started





CrowdCure

Create an account to get started

Email *

Enter your email



Password *

Enter your password



Sign up

Already a member? [Log in](#)





Home

i

Pay your monthly fee

Pay Now



Claim
Medical



Emergency
Healthcare



Claim
Dental



Claim
Vision

Get notified

View all



Your account balance



Home



Notifications



Payments



Notifications

- ! IMPORTANT: Scheduled
- ✚ Join the community for health
- ─ You have successfully paid your September fee.
- ✓ Your address change request has been approved.
- ─ New healthcare offer available
- ✓ You have an overpayment on your monthly fee.
- ✓ You haven't paid your monthly fee for September.
- ─ Subscribe for important healthcare

Home

Notifications

Payments



Payment.



Payment > Confirm > Submit

Payment options

Contact Information

john@example.com

Billing Address

123 Main Street Anytown, USA 12345

Payment Type

Credit Card \$10.00

Bank Transfer \$5.00

Pay Now

Home

Notifications

Payments



← Settings



John Doe

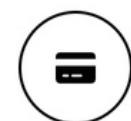
CrowdCure Member



Edit Profile



Account Settings



Payment Methods



Security



Help Center



Log Out



Home



Notifications



Payments





What's Next?



CrowdCure's roadmap to continue in following in order to become a successful solution to the healthcare crisis in New Mexico



HIPPA Compliance

Connect with legislation to ensure CrowdCure's adherence to law



Further Development

Push CrowdCure prototype into a functioning application



Inspire Affordable Care

Inspire initiatives around bringing the gap between being uninsured and unaffordable care.



References

...

Centers for Disease Control and Prevention. (2023, May 16). FastStats - health insurance coverage. Centers for Disease Control and Prevention. <https://www.cdc.gov/nchs/fastats/health-insurance.htm>

Election 2020: State Health Care Snapshots. KFF. (2021, May 18). <https://www.kff.org/statedata/election-state-fact-sheets/new-mexico/>

How does the US healthcare system compare to other countries?. Peter G. Peterson Foundation. (n.d.). <https://www.pgpf.org/blog/2023/07/how-does-the-us-healthcare-system-compare-to-other-countries>

State trends in employer premiums and deductibles, 2010–2020. Commonwealth Fund. (2022, January 12). <https://www.commonwealthfund.org/publications/fund-reports/2022/jan/state-trends-employer-premiums-deductibles-2010-2020>



THANK YOU

CrowdCure Team

