1. **Gym that charges you when you don’t go!**

Project description (What significant need does it fill? How big is the problem? How grand is your solution?)

* + “Gym that Pays you!”: Given today’s hectic life and juggling time between work and social life, it feels like taking care of one’s health is put in the backburner. To incentivize people to take their health seriously, the solution we are providing is a gym that pays you when you show up. We can charge them a fee upfront and for every day they show up we refund that money. The refund money can be financed with tie-ups with insurance companies, local health care vendors, etc. Since fitness will impact the overall health and reduce healthcare visits; the gym can tie up with Insurance agencies and health care providers to give cash-back, health related services or payback using gift cards or points that can be redeemed.

1. Who is the customer?
   * Adults with obesity risk. In general, any adult with insurance.
2. Is there significant potential for value creation?
   * According to CDC ([Adult Obesity Facts | Overweight & Obesity | CDC](https://www.cdc.gov/obesity/data/adult.html)) *The estimated annual medical cost of obesity in the United States was nearly $173 billion in 2019 dollars. Medical costs for adults who had obesity were $1,861 higher than medical costs for people with healthy weight.*

*The US obesity prevalence was 41.9% in 2017 – March 2020.*

That’s roughly 139 million people who are affected by obesity. With healthcare costs rising this could be a win-win situation for both insurance providers and the policy holders.

1. What is its “Value Proposition” --How will your idea benefit customers (why they will buy?) benefits to the customer (e.g., faster, less expensive, higher quality, more reliable, more accurate, more convenient, better performance, more fun, less work, etc.)
   * Customers will enjoy good health and reduced healthcare costs. Healthcare requires consistent effort and not just a big push occasionally. Our service will ensure that the customer is always motivated to go to the gym and put in the effort.
2. How is Product or Service unique/different/superior to other offerings?

* Current solutions include linking Fitbit tracker with insurance provider to get some initial discounts; but there are no sustainable long-term incentives to continue with activities that promote general health.