



Your Health

# Customer - 1 : Kevin

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Kevin is a successful insurance actuary at one of the major health insurance company in the US. After an imperfect 2016 year, wrt insurance claims his company has assigned him the task to generate an accurate cost assessment for FY 2017.

# Kevin's Problem

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To generate accurate cost estimates, insurance companies rely on having lots of historical data. The ACA having been approved in the last decade there isn't much data to build a strong assessment. Having no access to patient health records impedes claim cost calculations. With very little data to guide him, Kevin finds his estimations similar to *throwing darts in the dark !!!*

# Solution

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Access to customer medical records will allow better better planning of annual cost estimates for the firm.

# Customer - 2 : Peggie

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Peggie is a 20-something who works at a small coffee shop in Phoenix downtown. She loves being outdoors, hiking and backpacking various trails in Arizona. She is relatively fit and rarely visits her doctor outside of the annual physical appointment.

# Peggie's Problem

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Peggie is part of a growing generation of millennials, that value access to information and detest rising costs in their daily lives. Her employer doesn't offer health insurance, although they allow unlimited pastries and drinks while on shift. She has to rely on ACA for her health insurance and finds it the rising insurance costs very frustrating. It gives her the impression of *insurances picking her pocket*.

# Solution

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Have her good health and fitness activities earn rewards and promotional discounts to lower her overall costs. Consolidated medical forms and records will allow her to maintain a healthy lifestyle.

# HONE

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With Hone we bring insurance companies closer to end users. Using our platform consumers can consolidate their medical records, forms and track their fitness activities to earn rewards & discounts. Hone allows users to work towards their wellness goals and add wellness points while building a healthy lifestyle into their daily lives.

By capturing a snapshot of patients health, Hone provides our customers (insurance companies) with access to valuable data.



# How it Works

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- i) Peggie logs into Hone app/portal. She is prompted to complete her profile and medical forms.
- ii) She provides user credentials to log into her health care providers system, using which Hone pulls her medical records. (signs HIPAA and disclosure forms to share health snapshot with insurance company)
- iii) She sets her wellness goals and starts tracking her fitness activities on Hone.
- iv) Her PING (Personally Integrated Nudging Guide) starts notifying her about activities to do to reach her wellness goals, forms to fill and medical records to update.

# How it Works

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v) Once Peggie completes the activities recommended by her PING she starts accumulating wellness points in her account.

vi) Peggie can start cashing her points for rewards like - cash cards, gift cards, discount coupons at favorite stores, pharmacies, gyms, fitness classes etc;. (at all our key partners in these areas).

vii) Insurance companies pay an annual subscription fee to gain access to Peggie's current health snapshot, giving them key insight into developing accurate forecasts.

# End

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Peggie is overjoyed to know that she has an opportunity to earn rewards while continuing to improve her health.

Kevin is relieved to have live actual data that he can use to continually monitor and predict how their costs are going to change over time.