

# OptiLifeMD



— Robert Muni, Stephanie Brito & —  
Jesse Calderon

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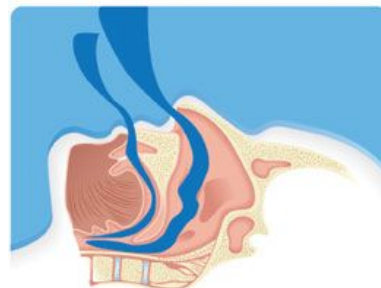
# Introduction to Problem

- Cost barrier
- Scheduling barrier
- Accessibility difficulties

# Case Study & Statistics



Normal Airflow



Wide Airway



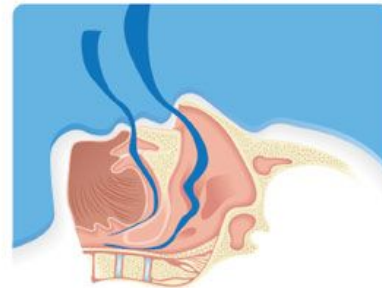
Normal Oxygen



Healthy Heart



Sleep Apnea



Narrowed Airway



Low Oxygen



Stressed Heart



**Why don't people see doctors?**

**Table 63 (page 2 of 3). Delay or nonreceipt of needed medical care, nonreceipt of needed prescription drugs, or nonreceipt of needed dental care during the past 12 months due to cost, by selected characteristics: United States, selected years 1997–2014**

Updated data when available, Excel, PDF, more data years, and standard errors: <http://www.cdc.gov/nchs/hus/contents2015.htm#063>.

[Data are based on household interviews of a sample of the civilian noninstitutionalized population]

Characteristic	Delay or nonreceipt of needed medical care due to cost <sup>1</sup>				Nonreceipt of needed prescription drugs due to cost <sup>2</sup>				Nonreceipt of needed dental care due to cost <sup>3</sup>			
	1997	2004	2010	2014	1997	2004	2010	2014	1997	2004	2010	2014
Hispanic origin and race and percent of poverty level <sup>5,7</sup>												
Percent												
Hispanic or Latino:												
Below 100% . . . . .	14.6	14.0	19.0	16.2	10.6	13.2	18.9	13.1	16.1	19.6	30.5	22.6
100%–199% . . . . .	12.2	14.4	18.6	13.2	8.1	12.5	14.7	9.8	13.5	19.4	25.2	19.8
200%–399% . . . . .	8.0	9.2	13.9	9.6	4.4	9.7	11.5	6.1	9.2	13.7	18.1	11.8
400% or more . . . . .	5.1	4.6	7.7	5.1	*	4.2	4.6	*3.1	4.5	8.2	9.1	5.7
Not Hispanic or Latino:												
White only:												
Below 100% . . . . .	24.3	25.3	26.1	24.7	17.3	19.8	24.6	17.9	23.4	25.2	31.8	25.3
100%–199% . . . . .	20.9	23.0	27.6	21.3	12.4	19.1	19.9	14.6	20.6	26.1	31.7	22.8
200%–399% . . . . .	11.4	13.3	16.0	12.3	5.4	9.4	11.3	7.0	10.6	15.4	18.0	13.7
400% or more . . . . .	4.6	5.3	6.9	4.3	1.7	3.4	3.8	2.5	4.5	5.7	6.9	4.5
Black or African American only:												
Below 100% . . . . .	16.1	19.3	24.4	18.0	14.9	20.8	21.1	18.0	14.8	23.4	29.7	24.1
100%–199% . . . . .	14.3	16.2	22.9	17.3	13.9	18.2	21.3	13.2	16.4	20.0	28.2	17.2
200%–399% . . . . .	8.8	9.6	14.6	12.6	7.0	9.0	13.7	8.6	8.6	11.2	16.1	11.4
400% or more . . . . .	4.6	4.6	8.1	5.0	*2.9	*3.9	5.6	*	4.3	4.8	9.1	*4.3
Health insurance status at the time of interview <sup>8</sup>												
Insured . . . . .	6.8	6.9	9.1	7.5	3.7	5.9	7.3	5.7	7.2	8.7	11.8	9.6
Private . . . . .	6.0	6.2	8.2	6.4	2.9	4.8	6.0	4.1	6.2	7.3	9.2	6.9
Medicaid . . . . .	11.9	11.9	12.5	11.6	11.1	13.2	13.5	11.6	14.8	18.9	24.2	20.3
Uninsured . . . . .	27.6	30.2	34.5	30.4	18.0	22.9	25.7	17.6	26.1	32.3	37.7	28.2

**Table 63 (page 2 of 3). Delay or nonreceipt of needed medical care, nonreceipt of needed prescription drugs, or nonreceipt of needed dental care during the past 12 months due to cost, by selected characteristics: United States, selected years 1997–2014**

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	<i>1997</i>	<i>2004</i>	<i>2010</i>	<i>2014</i>	<i>1997</i>	<i>2004</i>	<i>2010</i>	<i>2014</i>	<i>1997</i>	<i>2004</i>	<i>2010</i>	<i>2014</i>
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Figure 1. Percentage of people who had selected experiences with physician availability in the past 12 months, by age group: United States, 2012

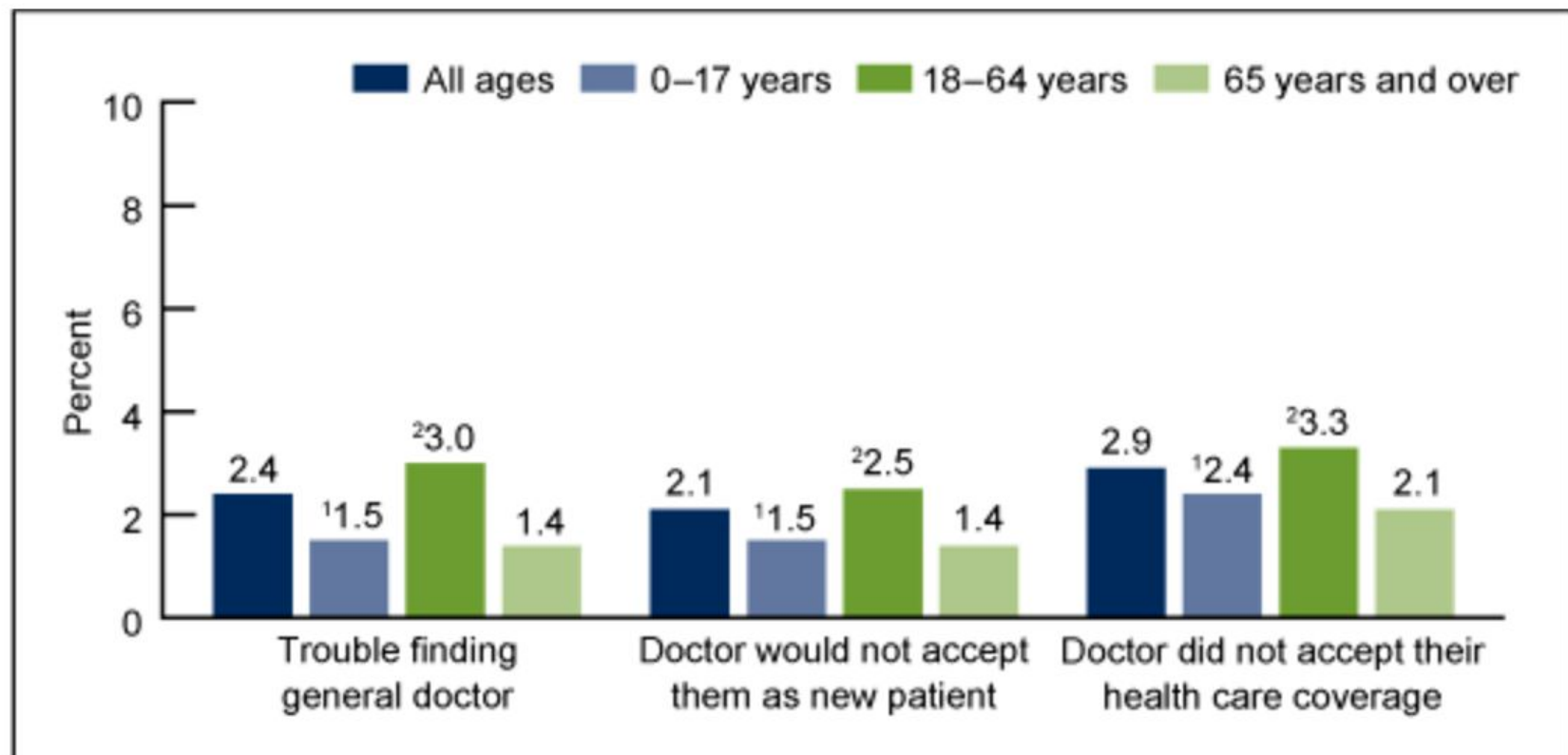


Figure 2. Percentage of people who had trouble finding a general doctor in the past 12 months, by age group and health insurance status: United States, 2012

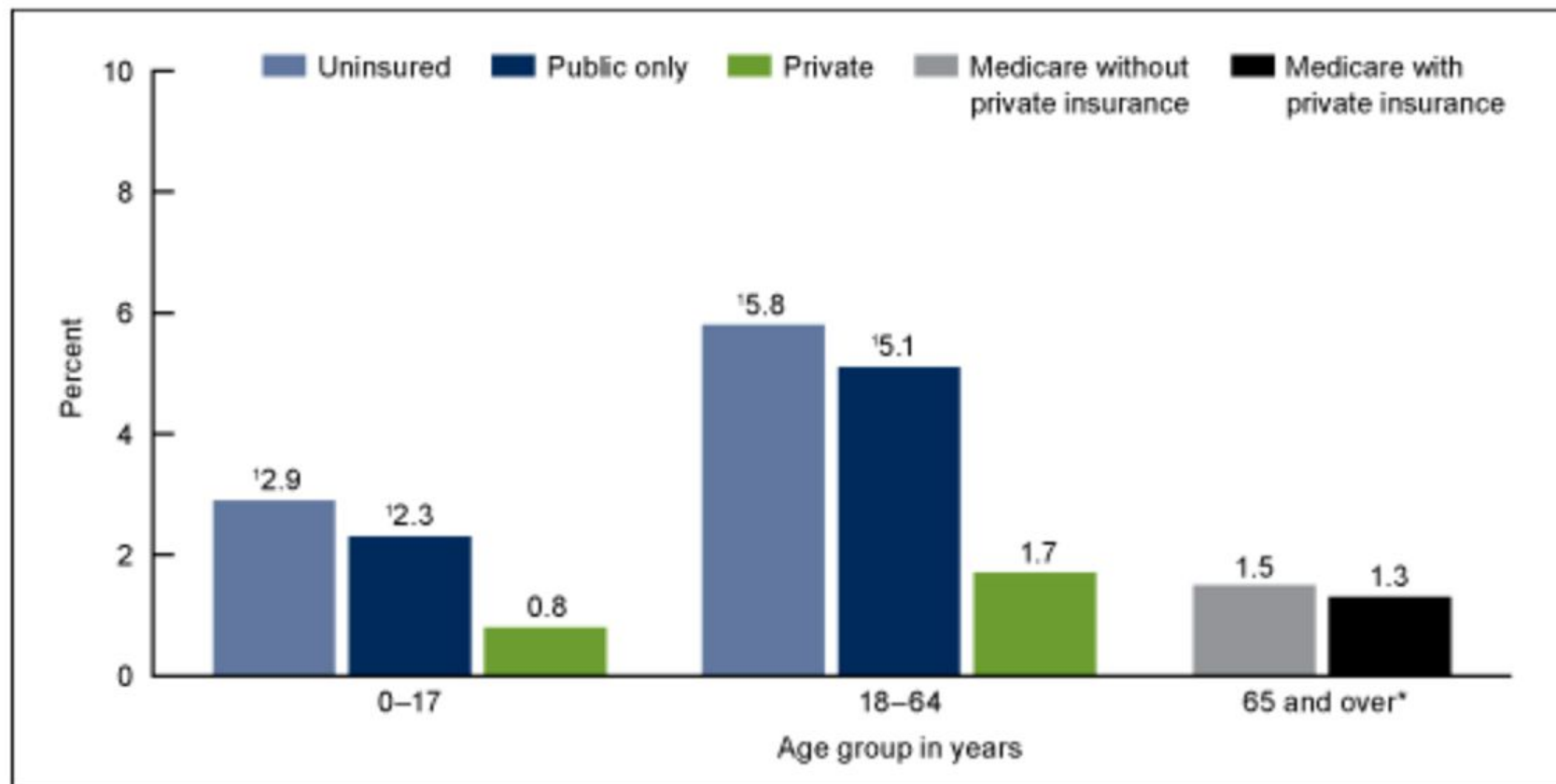
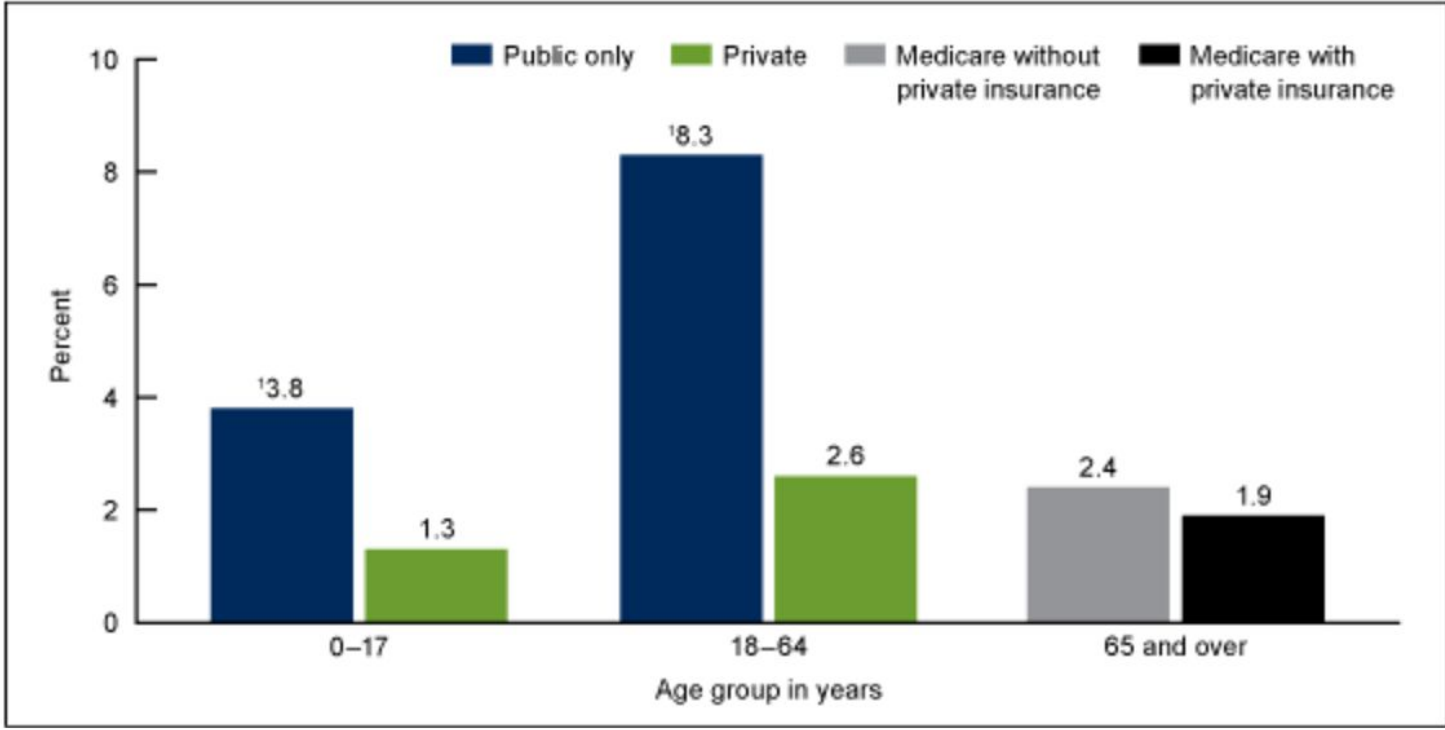




Figure 4. Percentage of people with health insurance who were told in the past 12 months that a doctor's office or clinic did not accept their health care coverage, by age group and coverage type: United States, 2012



Source: <https://www.cdc.gov/nchs/data/databriefs/db138.htm>

**EXISTING SOLUTIONS...**

## Dental Insurance



Choose coverage and pricing that will make you smile.

[Find Plans](#) ▶

## Short Term Health Insurance



In times of change, find short term solutions that help you bridge the gap.

[Find Plans](#) ▶

## Medicare



A federal health insurance program for people age 65 and older and/or are disabled. Enter your ZIP code to see Medicare plans in your area.

[Find Plans](#) ▶

## Medicaid



Health care coverage for those with lower incomes. Enter your ZIP code to see Medicaid plans available in your area.

[Find Plans](#) ▶

## Vision Insurance



See excellent value with vision insurance.

[Find Plans](#) ▶

## Know Where to Go for Care



Review the options for where to get care – and see how you can save money by choosing wisely.

[Learn More](#) ▶

Enjoy the flexibility to visit almost any doctor that accepts Humana’s plan terms.

## What’s the difference?

Learn more about the managed care options Humana offers for your Medicare Advantage coverage. The chart below may help you determine which option is right for you: a health maintenance organization (HMO), a preferred provider organization (PPO), or a private fee-for-service (PFFS) plan.

	Type of plan	Primary care physician (PCP)	Specialist Referrals	Copay for office visits	Our-of-pocket costs	Monthly premiums	Annual Deductible
Humana Gold Plus® HMO	Health maintenance organization	Member must choose an in-network primary care physician	Required from PCP	As low as \$5	\$2,200 - \$6,700, depending on plan	As low as \$0	No
Humana Choice® PPO	Preferred provider organization	Open; in or out of network	Not needed	As low as \$0	\$3,400 - \$6,700, depending on plan	As low as \$0	Yes
Humana Gold Choice® PFFS	Private-fee-for-service	Open, but provider must accept Humana terms and rates	Not needed	As low as \$10	\$5,000 - \$6,700, depending on plan	As low as \$0	Yes

GET A QUOTE

# Compare 2017 Plans

print plans 

[> Home](#) [> Get a quote](#) [> Compare 2017 plans](#)

save search 

We've found 17 plans matching your search. [> Modify quote](#)

Note: Results displayed below will not show Kaiser Permanente Medi-Cal.



[> Compare selections](#)

## Filter plans by:

[> Reset all filters](#)

### Plan Level

- Bronze (5)
- Silver (4)
- Gold (4)
- Platinum (2)
- Catastrophic (2)

HSA-Qualified 

Compare

Kaiser Permanente 

## HSA Bronze

Kaiser Permanente - Bronze  
60 HDHP HMO  
Available only through  
Kaiser Permanente.

plan details 

Compare

Kaiser Permanente 

## Deductible Bronze

Kaiser Permanente - Bronze  
60 HMO  
Available only through  
Kaiser Permanente.

plan details 

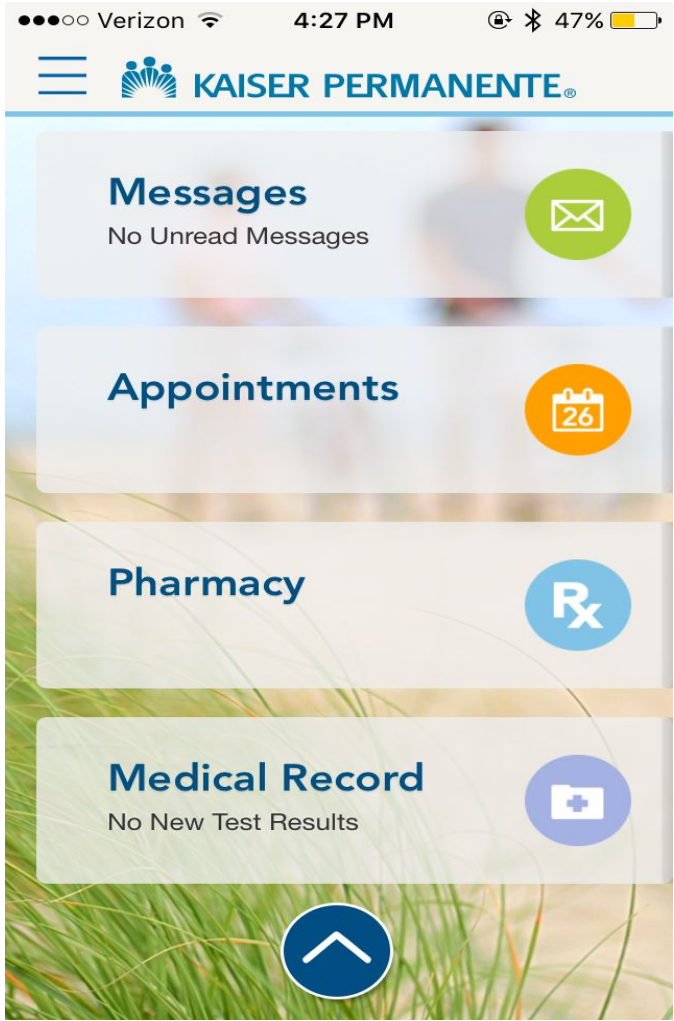
Compare

Kaiser Permanente 

## HSA Bronze

Kaiser Permanente - Bronze  
60 HDHP HMO 5500/40%  
Available only through  
Kaiser Permanente.

plan details 



KAISER MOBILE

# Worthy of critique

- Tools tailored to only customers who have bought these specific plans.
- Plans do not offer earliest available appointment option for patients.
- Patients are not able to compare benefits across various insurance coverages.
- Mobile technology potential not widely utilized in health care.

# Main Constraint

- HIPAA (1996)





# Over-Arching Importance

The HIPAA Privacy regulations require **health care providers and organizations, as well as their business associates**, develop and follow procedures that ensure the **confidentiality and security** of protected health information when it is transferred, received, handled, or shared...only the **minimum health information necessary to conduct business** is to be used or shared.<sup>1</sup>

Knowledge

is power



# Rapidly Growing Insurance Space

- As of 2016, approximately 2 million agents, adjusters, and analysts must depend on antiquated systems founded on paper-based processes.<sup>2</sup>
- Personalized coverage models with real-time access to data.
- Between \$2 billion and \$3 billion invested in insurance startups with over 290 different investors competing for deals in 2015<sup>3</sup>
- Peer to Peer Insurance models.

# Our Approach...

# Initial Thoughts

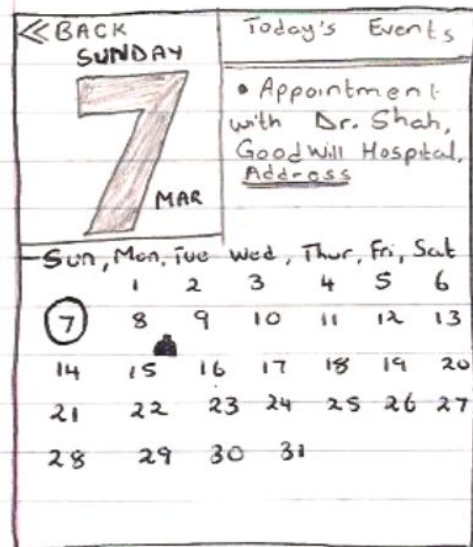
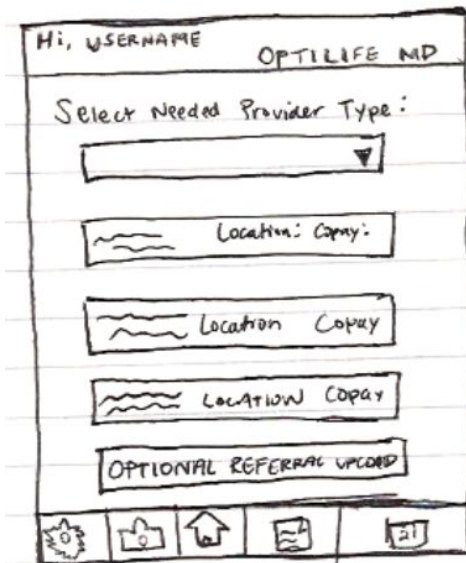
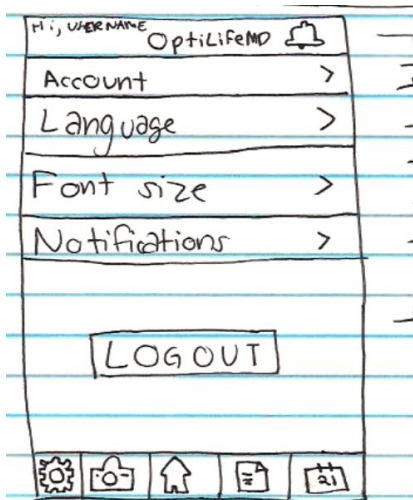
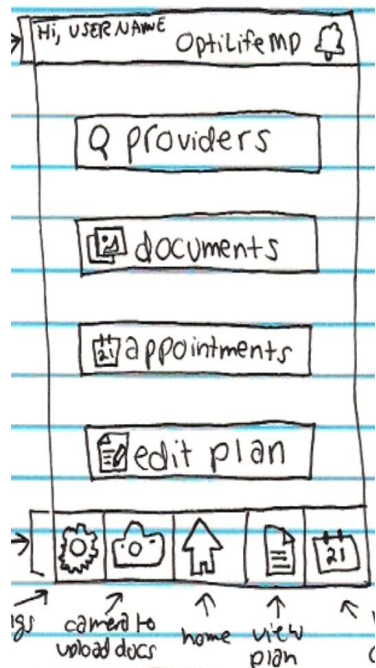
- Too many papers exchanged in health care
- Care not easily accessible to many people
- Long wait times for receiving medical attention
- Lack of options



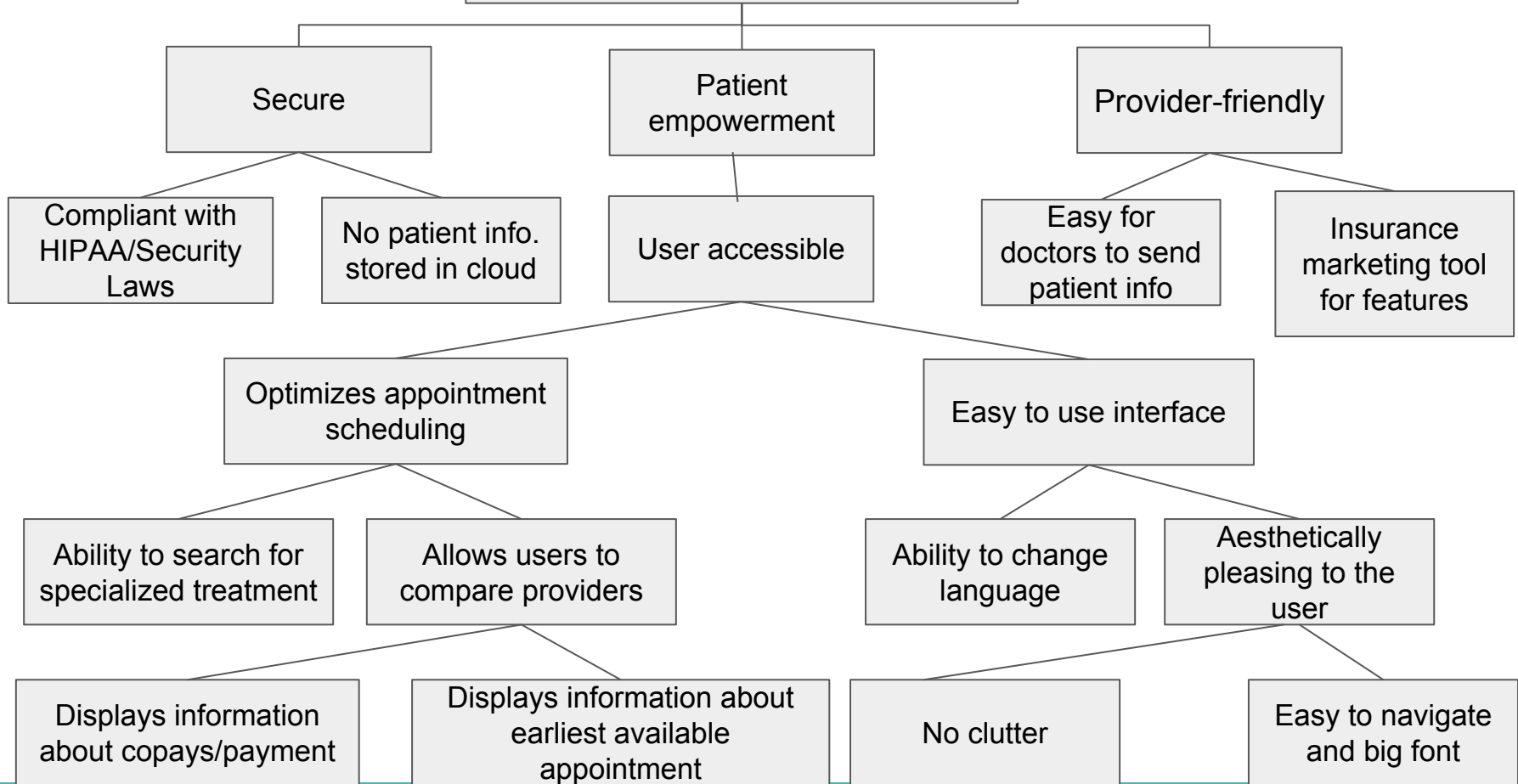
# Design Considerations

DESIGN CONSTRAINTS AND OBJECTIVES	Priority (✓)	Mobile App	Website	Call center	VR AI
C: Must be free for patients				*	*
C: No patient data stored in cloud					
O: Easy to use	✓	1	2		
O: Shows available physicians & co-pays	✓✓✓	1	2		
O: Shows future appointments and schedules	✓✓	2	1		

# Initial Sketches



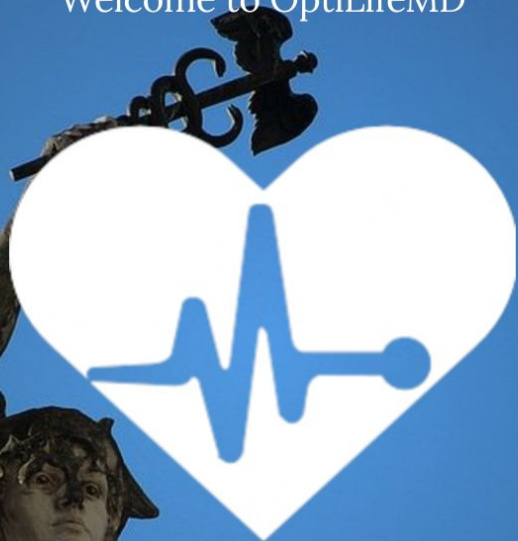
# OptiLifeMD







Welcome to OptiLifeMD



Let us maximize your coverage.



find your  
**PROVIDER**

After uploading your insurance plan, let our algorithm connect you with providers in and outside of your network. We will provide you with information about the earliest available appointment and how much your appointment should cost.

**FIND PROVIDERS**



**APPOINTMENTS**

Get first-available appointments online and manage your appointments.

**APPOINTMENTS**

# Cost Analysis & Revenue

- Cost:
  - Developing an app and CS team
    - Varies from \$20,000 to \$50,000
  - Amount of money needed per person
  - Marketing, recruiting, company building, etc.
- Revenue:
  - Ads in the application, low cost to use the product, having free features and locked ones

# Second Generation

- Other areas of disparities exist:
  - Language/Immigration status
- Additional cost-factors exist:
  - Comparing cost for medical services
  - Could increase competition and drive down cost
- Potential Features:
  - Holding medical information on the application
  - Referral Uploader

**Ultimate Goal...**

**To become a disruptive technology and make  
healthcare accessible to all.**

# Thank you!



Special thanks to My T. Le, Andrea Goldsmith, & Erica Weirich