

SOLVE CARE

A REVOLUTION IN HEALTHCARE

Healthcare that you can **access**
That is **affordable**
And works for **your family**

Lightpaper

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CHANGE HEALTHCARE
FOR THE BETTER
FOR GENERATIONS TO COME

INTRODUCTION

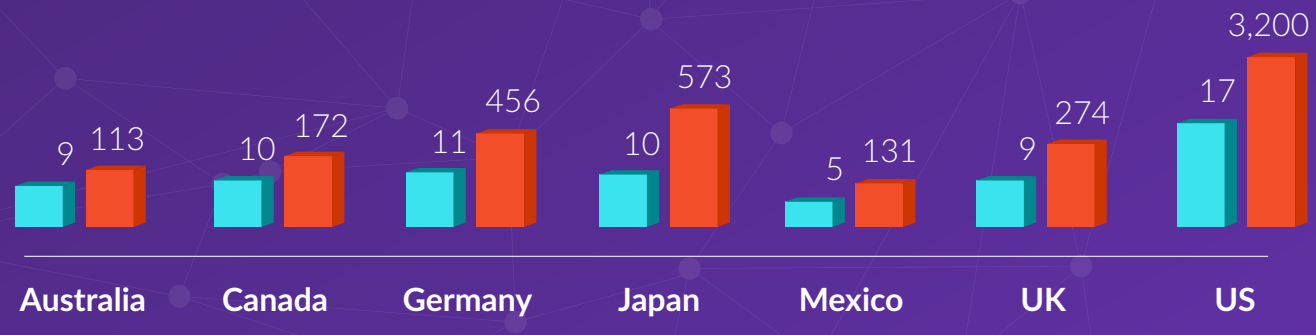
We all value our good health and hope to access high quality care when we require it. Unfortunately, this may turn out not to be the case. Healthcare today, whilst not quite broken, is certainly straining at the seams.

Global spending on health exceeds $8 trillion annually and is expected to increase to $18 trillion worldwide by 2040[1]. In the US, almost one in every five dollars of national output is consumed by healthcare. This is not sustainable and radical action is needed.

Through our deep expertise in benefit administration and care coordination we have created a revolutionary new platform that will redefine healthcare for individuals, employers, providers, administrators, insurers and government agencies around the world.

[1] The Lancet, April 2016 "National spending using health by source for 184 countries between 2013 and 2040"

Healthcare Expenditure in 2016



Source: OECD

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THE PROBLEM

In much of the developed world our population is ageing rapidly. Increased demand for care is placing an intolerable burden upon already stretched healthcare resources. Complex support infrastructures, data system silos and administrative bureaucracy have given rise to inefficiency and duplication of effort that waste billions of dollars.

Incredibly, **up to 30%** of medical bills can go towards paying administrative costs[1]. That's simply unacceptable.

Excessive healthcare administration costs consume resources that should be directed to improving both access to care and quality of care.

THE SOLUTION

Solve.Care's revolutionary platform will significantly improve care outcomes by dramatically reducing healthcare administration costs and substantially reducing the opportunity for duplication, waste, abuse and fraud. We expect to create major cost savings by facilitating authorised peer-to-peer transactions that delegate authority to individual stakeholders while empowering payers regarding cost control and oversight.

Utilizing blockchain technology, we radically reduce the unacceptable administrative burden placed on healthcare providers and enhance the care experience of individuals.

It's a quantum change. Freeing doctors to do more doctoring and putting patients, not the system, at the very heart of care.

[1] Steffie Woolhandler, M.D., M.P.H., Terry Campbell, M.H.A., and David U. Himmelstein, M.D. "Costs of Health Care Administration in the United States and Canada," N Engl J Med (2003) 349:768-775

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A Win for everyone



For individuals and families

Put individuals in control of their healthcare in a simple and convenient manner. At the touch of a button: make appointments, share records, compare prices, maximise discounts, manage prescriptions, view personalized care information, make accurate payments and manage benefits.



For doctors and care providers

Reduce the administrative burden, deliver better care outcomes and have more time available for actual delivery of care. Publish their availability, verify patients' coverage and deductible, access appropriate and accurate records, handle consents, issue prescriptions and coordinate with specialists, labs and therapists. No more wasted hours spent on the phone with insurance companies.



For employers

Offer employees more robust benefit packages at a cost that is affordable. Build their own care administration network to reward employees for healthy lifestyles and to encourage the right behaviour that supports good health.



For insurers

Dramatically improve provider relations and satisfaction from accurate and timely payments. Automate and simplify case management. Achieve care coordination in real time. Radically reduce administrative overhead and complexity. Actively contribute to enhancing customer wellbeing by rewarding excellent provider performance and promoting healthier behaviours.



For government agencies

Gain control over administrative and IT costs, by replacing rigid, expensive system silos with a flexible care administration network. Focus more on serving the needs of their population and much less on managing IT vendors and systems.

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THE OPPORTUNITY

An enormous market

The cost of administrating and managing care and benefits globally is well in excess of $1 trillion dollars per annum. Solve.Care will concentrate its efforts here, to help realise substantial savings that could eventually amount to tens, if not hundreds, of billions of dollars.

Global scale

Our clients comprise insurance companies, healthcare administrators, clinics, large employers and government agencies. Our solutions have global appeal and we are already in discussion with interested parties in Canada, the UK, the Middle East, Mexico and Australia.

Business focus

Solve.Care will provide innovative solutions that reduce the administrative burden, provide real-time payments to providers, delegate authority to patients and providers, and enhance quality of care.

Solve.Care will work with client organisations to establish Care Administration Networks that significantly reduce costs, improve outcomes, empower providers and engage members.

OUR FIRST CLIENT

In early 2018 Solve.Care signed a multi-year agreement with our first client – Arizona Care Network ('ACN'). This is a substantial organisation that manages care for over:

250,000 members

5,500 physicians

1,800 locations

We feel honoured that ACN has engaged Solve.Care to co-develop solutions that deliver more efficient and effective healthcare services.



"Solve.Care is taking all the pain points away from patients and employees serving patients.

Dr. David Hanekom, CEO of ACN

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OUR PLATFORM

A revolution in care, cost & convenience

Solve.Care is a decentralized and distributed platform for the administration of healthcare and benefits programs. Our protocol is based on entity pair relationships bound to a smart contract on the Blockchain. All relevant events are recorded and coordinated and then delivered to the right party, exactly when needed.

Key components of the platform combine to provide a highly innovative approach to administering care and benefits by keeping all parties in sync, without the need for a centralized record keeper.

COMPONENTS



Care.Wallet
Our personal healthcare administrator for individuals and providers; houses Care.Cards and Care.Coins that automatically sync in real time with other linked wallets.



Care.Cards
Purpose built applications that reside in the Care.Wallet and that are downloaded from Care.Marketplace.



Care.Coin
Intelligent programmable payment token used to pay providers. Offers incredible flexibility in managing accountability and transparency and validating proof of service.



Care.Protocol
Connects and synchronizes wallets, cards and coins between stakeholders, to coordinate care and automate transactions in a revolutionary new approach.

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Marketplace

Care.Marketplace is our app store for healthcare. Think of any application that could be of interest to individuals in managing their health and wellbeing and you have a potential new Care.Card. They could show up 'intelligently' based on what they know about your healthcare.

Card application developers or owners will be able to generate revenues from published cards, whether from a charge for one-time downloads or from periodic subscription fees. All charges and fees will be settled in SOLVE tokens.

We are very excited about the prospects for Care.Marketplace and believe it could become the 'go-to' place for intelligent, relevant and interactive healthcare management.

The possibilities for innovation and positive social impact are limitless



Security & compliance

Solve.Care platform is designed to protect the security and privacy of sensitive data whilst also improving access and accountability.

Only event logs are immutably recorded on the Blockchain. Event payload (e.g. prescription details or doctor's notes) is maintained off-chain, ensuring data is safely delivered via dual-key authorisation only to the authorised party and only for the authorised duration.

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Why Blockchain?

1. We are using Blockchain as the distributed ledger for all Care.Events that take place between patient, doctor, pharmacy, laboratory, insurer and other parties.
2. Solve.Care platform delegates authority to the patient and provider, resulting in decentralized administration of healthcare services.
3. Solve.Care platform allows clients to sponsor Care Administration Networks that can coordinate the care of people with similar/complex needs such as diabetes patients, the elderly and pregnant women.
4. Solve.Care uses Blockchain to issue intelligent payment tokens that accelerate the healthcare payment cycle, saving time and reducing costs.
5. Care.Protocol uses Blockchain and smart contracts to define and encapsulate relationships between any two stakeholders (e.g. patient-doctor, patient-insurer).
6. Care.Vault is built to bridge on-chain and off-chain storage in a manner that is compliant with all applicable laws governing patient privacy, data security and consents.
7. Solve.Care platform can reduce administrative burdens and costs within any healthcare system by decentralizing processes that govern the behaviour and experience of patients, physicians, insurers and all other healthcare stakeholders.

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Care.Wallet

The personal healthcare administrator at the very heart of the Solve.Care Platform. It's an intuitive interface that puts users in control of all interactions, simply, quickly and at the touch of a button. Care.Wallets enable peer-to-peer transactions.



PROVIDERS

- Scheduling
- Eligibility verification
- Referrals
- Billing
- Payments
- Reconciliation

PAYERS

- Enrollment
- Eligibility
- Billing and Payments
- Premium collection
- Benefits explanation
- Life event handling

PATIENTS

- Eligibility
- Referrals
- Scheduling
- Prescriptions
- Transportation
- Bills and payments

EMPLOYERS

- Group Enrollment
- Cost Sharing
- Utilization
- Wellness
- Rewards

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Use case example: Schedule an appointment



Patient publishes appointment request & linked eligibility card

Authorized **provider** wallets receive request and verify availability

Provider wallet responds with schedule card showing availability near requested time and date

Patient selects appropriate provider and confirms time on provider scheduling card

Wallets automatically exchange **patient** consent and eligibility information

Patient and provider wallets remain in sync via reminder & re-confirmation

Use case example: Referrals



Physician determines need for specialist or procedural care for patient

Patient confirms appointment and wallets exchange consent, and eligibility cards

Physician issues referral card to patient wallet

Referral card automatically links and syncs with eligibility

Specialist wallets automatically sync with referral card and respond with schedule card

Patient publishes appointment card with linked referral card

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Use case example: Member submitted claims



Member creates claim using easy to use card

Card guides member through claim submission

Claim card syncs with eligibility card and wallet

Insurer wallet receives complete claim and approves or sends to review

Claim status card sent to **Member wallet**

Payment card issued with payment using Care.Coins

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TOKEN ECONOMY

Dual token mechanism

There are two tokens in use on the Solve.Care platform, each having distinct functionality.



Care.Coin
Intelligent healthcare stable payment currency issued by payers such as insurance companies. It is backed by the financial reserves of the issuer, can be denominated in any currency, has no fixed supply and is not publicly traded.



SOLVE
Native utility token required to participate in and transact on the platform. SOLVE is an ERC20 token on the Ethereum Network. Token supply is fixed and the price variable, as determined by market supply and demand.

Token use

SOLVE utility tokens are required for platform participation and to transact on it. SOLVE will be required for Care Administration Network fees, establishing Care.Wallets, purchasing Care.Cards, emission of Care.Coins, payments using Care.Coins, Care.Marketplace participation, service and integration fees.

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Example

An organization establishes a care administration network for its 100,000 members and 2,000 providers, supplies each of them with a Care.Wallet and makes payments using Care.Coin. SOLVE tokens would be payable in respect of:

- Network participation and integration services
- Fees for 2,000 x provider Care.Wallet
- Fees for 100,000 x consumer Care.Wallet
- Care.Coin emission and Care.Coin payments

The total number of SOLVE tokens required will depend on the fees levied for the wallets and on the extent of the Care.Coin payments. It will also be impacted by the token market price.

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OUR TEAM

Our team presently comprises more than 60 dedicated professionals, covering all aspects of technology development, business development, marketing, compliance and (lean) administration. We are growing rapidly and are actively recruiting additional talented individuals, to help ensure we can meet the incredible demand we see for our solutions.



Pradeep Goel
Chief Executive Officer

Pradeep has deep expertise in health and human services, finance and technology. He has been in the CEO, COO, CIO and CTO roles at various innovative technology companies, for more than 25 years. Pradeep was deeply involved in designing and building solutions for several public programs such as Medicaid, Children Health Insurance, Medicare, SNAP, TANF and many others.



Vadym Vorobiov
Chief Technology Officer

Vadym's primary focus has been to deliver products and solutions which bring value to clients and individuals. Vadym spent more than a decade in the Health and Human Services sector building and deploying enterprise systems for government and commercial organizations.



Dr. David Randall, Ph.D.
Senior Policy Advisor

Dr. Randall currently serves as Executive Director and is Resident Scholar with the American Research and Policy Institute. Dr. Randall has extensive experience as a former top insurance regulator, health care lobbyist, executive with not only insurance companies, but also with several provider trade groups in Washington.



Ed Odjaghian
Head of Client Solution Delivery

Ed is a key member of the senior executive team specializing in delivering healthcare technology solutions to clients. He has 30+ years of experience delivering healthcare applications to clients.

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DISCLAIMER

The purpose of this Lightpaper is to present a short summary overview of the Solve.Care platform (“platform”) and its native token SOLVE. The information presented is not comprehensive and should not be relied upon as the sole source of knowledge in respect of either the platform or SOLVE token. Readers are advised to also refer to the Company’s web site (www.solve.care) and Whitepaper for additional information.

Nothing in this Lightpaper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction.

The SOLVE token has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident. SOLVE tokens are utility tokens and their sole intended purpose is for use in exchange for platform services. SOLVE tokens confer no other rights in any form, including but not limited to any ownership, distribution (including, but not limited to, profit), redemption, liquidation, property (including all forms of intellectual property), or other financial or legal rights, other than those specifically set forth in the Whitepaper.

All of the information provided within this Lightpaper is provided “as is” and with no warranties. Solve.Care Foundation makes no representations and extends no warranties of any type as to the accuracy or completeness of any information or content in this Lightpaper.

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