



## #HEALTHREWARDS #LONGEVITYFINANCE & #MARKETPLACE

#B2B2C Wellness company working with its B2B SHARED VALUE partners to digitally improve customers health

#SaaS platform to ENGAGE customers

#Provide solutions to IMPROVE PERSISTENCY issue for its B2B partners

WYH now ventures to become Health Engine under Ayushman Bharat Digital Mission  
and create a unique B2B Health Marketplace



**17**  
Insurance  
Clients



**11**  
Pharma  
Clients



**17**  
Insurance  
Intermediaries



**4**  
Hospital,  
Diagnostic  
Chains &  
& **400+** Clinics



**20 Mn+**  
Users



**17.5 Mn+**  
App downloads  
**4.8** Ratings



**9.2 Mn+**  
Reward  
Winners



**5000**  
Merchants

# ➤ Specialisation



Drive  
Persistency and  
Client Retention



Drive  
Sales, Cross-sell  
Up-sell



Drive  
Digital  
Engagement



Drive  
Wellness, Health  
and Claim Reduction



Drive  
Rewards and  
Loyalty Programs



Drive  
Data Analytics  
and Data Stack

# Our Patrons

## Life & Health Insurance Companies



## Insurance Intermediaries & other Corporate Partners



## Pharma Companies



## Hospitals, Labs & Clinics





# Use Cases for Insurance Companies

**Sales:** Utilizing data and insights to drive new policy sales through personalized health and wellness offerings that resonate with customers.

**Agent Engagement and Productivity:** Implementing tools to enhance agent engagement, offering real-time performance tracking, and equipping them with better resources to improve productivity.

**Cross-sell:** Using data-driven insights to cross-sell additional insurance products like life, health, and critical illness coverage based on customer needs and health data.

**Retention:** Providing value-added services (like wellness programs and personalized health tips) to retain policyholders by enhancing their overall experience and satisfaction.

**Underwriting:** Leveraging health and behavioral data to optimize the underwriting process, improve risk assessments, and offer personalized premiums.

**Employee Engagement:** Engaging employees with wellness programs and productivity tools to ensure a healthy, engaged, and productive workforce.





## Use Cases for Pharma:



**Patient Support Program to Improve Adherence:** Programs to ensure that patients are adhering to prescribed treatments and medications, improving health outcomes and reducing complications.

**Increase Doctor Follow-ups:** Automating and reminding patients for follow-up visits to ensure continuity of care and early detection of potential health issues.

**Data Consolidation:** Collecting, centralizing, and analyzing patient data to drive insights for improving treatment effectiveness and personalization.

**Retention:** Implementing strategies to keep patients engaged with the brand and its offerings, improving long-term loyalty.

**General Practitioner (GP) Engagement:** Enhancing engagement with GPs to ensure they are well-informed about new treatments, products, and patient support tools.

**WhatsApp Bot for Awareness:** Leveraging a WhatsApp chatbot to provide instant access to health information, raise awareness of conditions and treatments, and deliver automated reminders for medications or checkups.



## Use Cases for Hospitals



**Wellness Initiative for Better Brand Awareness:** Launching wellness programs that not only promote health but also build stronger brand recognition and trust among patients.

**Appointment and Follow-up Automation:** Streamlining appointment bookings and follow-ups with automated reminders, ensuring patients don't miss critical check-ups or consultations.

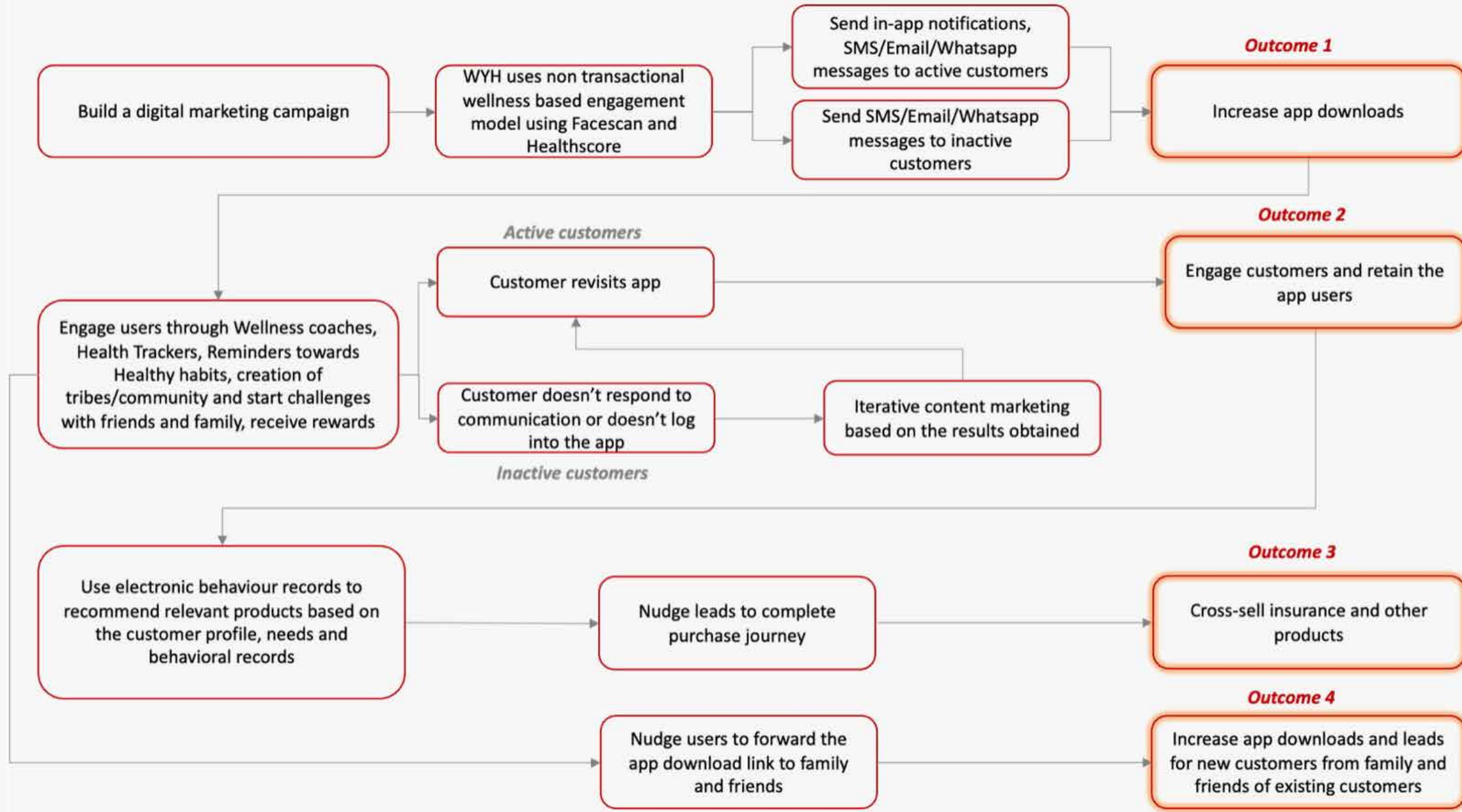
**Easy Access to Discharge Summary:** Offering a simplified, digital means for patients to access their discharge summaries, ensuring better post-treatment care and follow-up adherence.

**Post-discharge Handholding:** Providing ongoing support post-discharge through digital tools, helping patients manage recovery, and preventing readmissions.

**Online Health Coach for FAQs and Help:** Offering patients an online health coach to answer frequently asked questions and provide guidance, improving patient satisfaction and reducing strain on hospital staff.



# Sales



# Our Range of Solutions



## ASSESSMENT

- Algo-calculated health score
- Sets health goals
- Suggests action to be taken
- Reflects real-time health status
- Identifies risks of diseases
- Tracking module for health coaches



## TOOLS

- Digital platform
- Step & sleep tracking
- Calculates active & inactive hours
- Vitals tracking
- Health vault
- ABDM
- Digital health coach
- Track health goals
- Knowledge resources
- Gamification
- Leader-boards
- Badges
- Timely reminders
- Face scan
- Motor services



## BOOSTERS

- Rewards program
- Earn & burn points
- Integrate with core
- Reward positive outcomes
- Inspire to improve health
- AI-inspired engagement



## UTILITIES

- Driving utilization
- Digital campaigns
- Simplified process
- Tele consultation process set-up
- Timely feedback
- Acquiring testimonials



## HANDLERS

- Managed by medical pros
- Risk management improvisation
- Personalized virtual monitoring
- Data mapping
- Disease management
- Weight management
- Mental wellness
- Post discharge therapy
- Patient support program
- System intelligence



## MARKETPLACE

- Aggregated network
- Booking packages
- Online pharmacy
- Smart gadgets
- Yoga/ Meditation connect
- Doctor consultations
- OPD tie-ups

TOTAL 360



Health Ecosystem | Reports | Admin Tools | CRM Tools | Digital Platform Monitoring



# Offering Gamut Of Services - Platform Structure



# Results

## INSURANCE



Improved  
Persistency  
**63% to 83%**



Increased  
Engagement  
**0.83% to 22%**



Claim  
Reduction  
**10%**



Increase in  
Sum Assured  
**4% to 79%**



Increase in Value to  
the Policyholder  
**Still Counting!** 😊

## HOSPITALS



Patient  
Improvement  
**67% to 73%**



Patient  
Adherence  
**56% to 87%**



Persistency  
& Cross-sell  
**30% to 81%**



Increase in Patient  
Perception of Care  
**Still Counting!** 😊

## PHARMA



Increase in  
Doctor followup  
**30%**



Increase in  
Longevity **33.33%**  
(8 From 6 Months)



Increase in  
Adherence  
**43% to 72%**

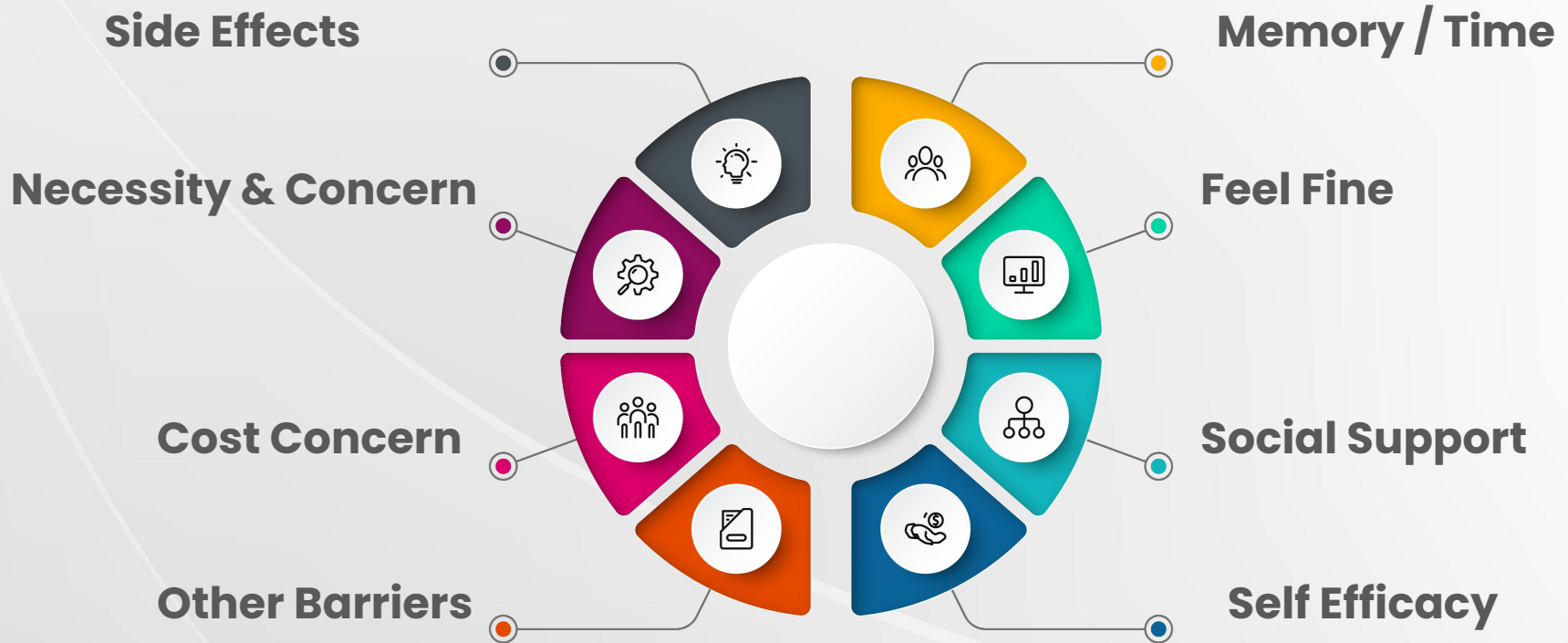


Smiles of Patient  
& Family  
**Still Counting!** 😊

#Persistency #CustomerEngagement #ClaimReduction #Adherence #PatientImprovement

**How Do We Do It**

# ➤ Behavioral Science **“SOFTWAREZATION”**



## About PDP

Our Team Has Developed A Universal Operating Platform For The Healthcare Industry That Can Be Adapted To A Global Scale. The Platform's Foundation Is Anchored On Three Fundamental Principles:



**Clinical Science**



**Artificial Intelligence**



**Consumer Behavior**

The Principal Objective Of This Initiative Is To Cultivate Transparency, Accountability, And Trust Among Stakeholders Within The Healthcare Ecosystem By Transforming Their Data Into Purposeful And Actionable Insights In Real-Time. The Centerpiece Of This Operating Platform Is Centered Around Enhancing Consumer Health Outcomes. This, In Turn, Will Provide The Groundwork For Creating Innovative Healthcare Products Capable Of Bringing Revolutionary Changes To The Entire Healthcare Ecosystem.

# Program Framework

Customized Protocols

Risk Identification  
Based On  
Algorithms



Human Intervention To  
Identify And Monitor  
Risky Behaviour

# ➤ WYH has built a robust Interoperable and Scalable system for Payers with highest data security standards

Exponentially Scalable Model



Huge Integrated Healthcare Network Play Based On Health Outcomes

Delivers Exponential Value By Driving Synergy Across All Touchpoints

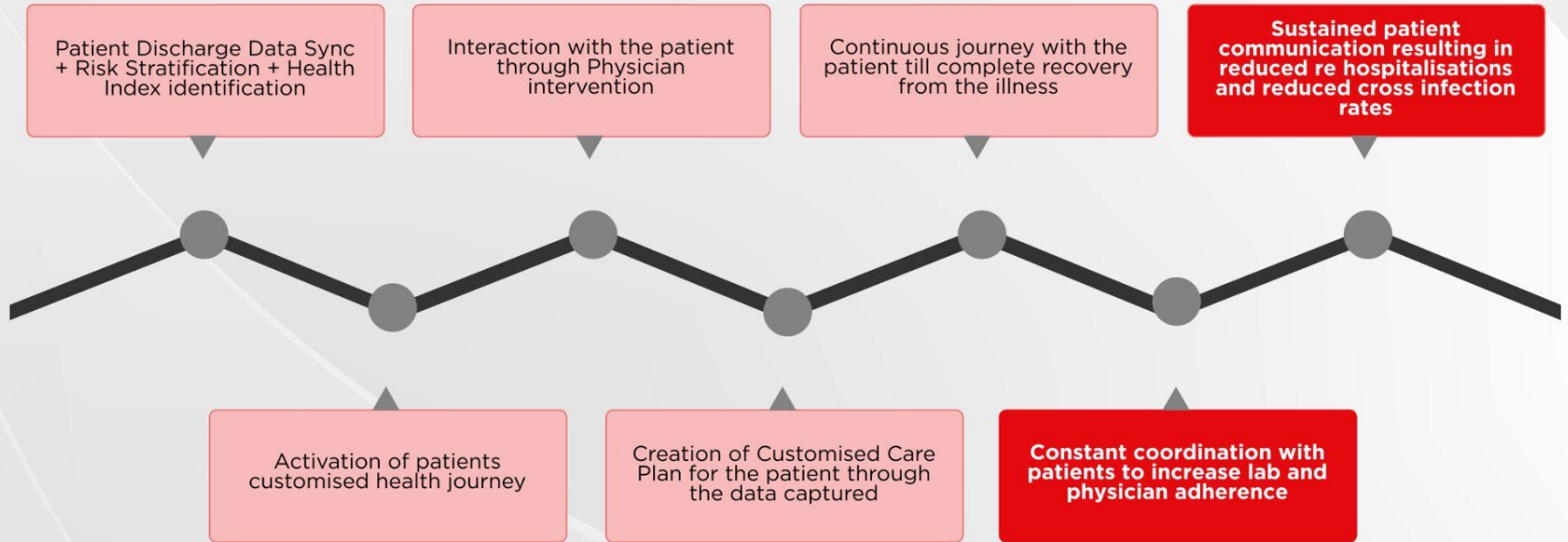


Works With All Major Key Stakeholders: Providers, Value Added Services And Wellness Services



Uniquely Positioned As A Clinical CRM With Highest Security Standards For Payers And Providers

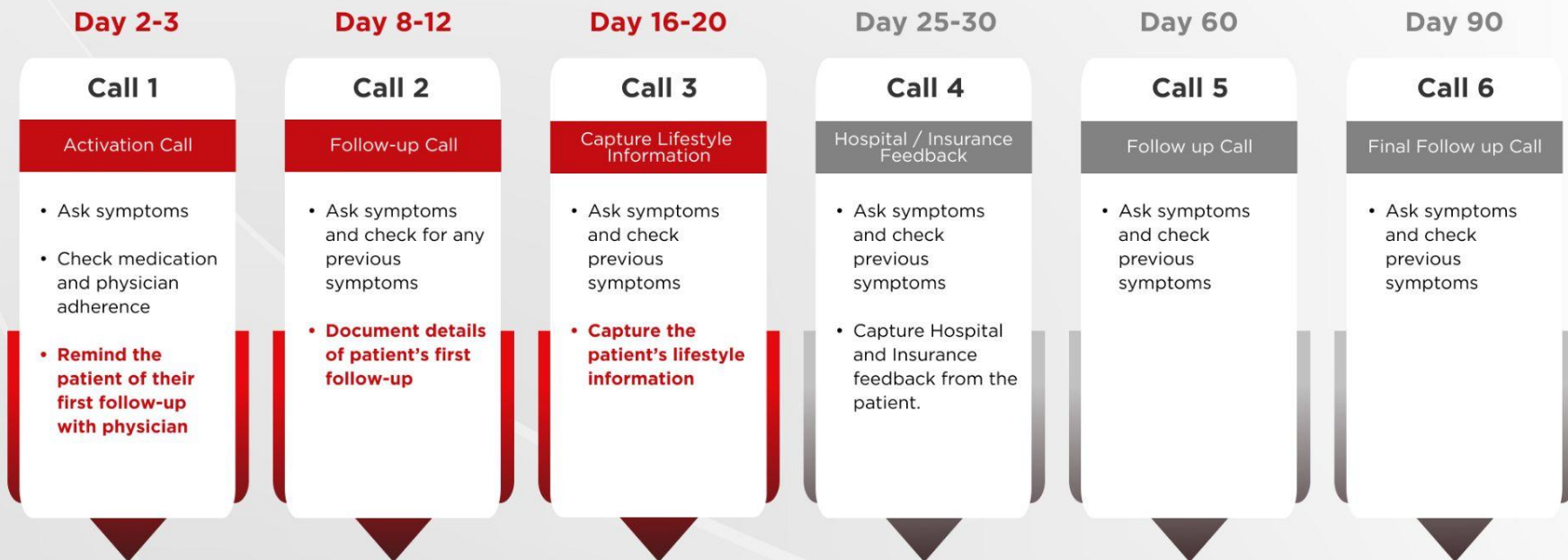
## Interaction Flow





# ➤ Customised Care Plan/ Journey

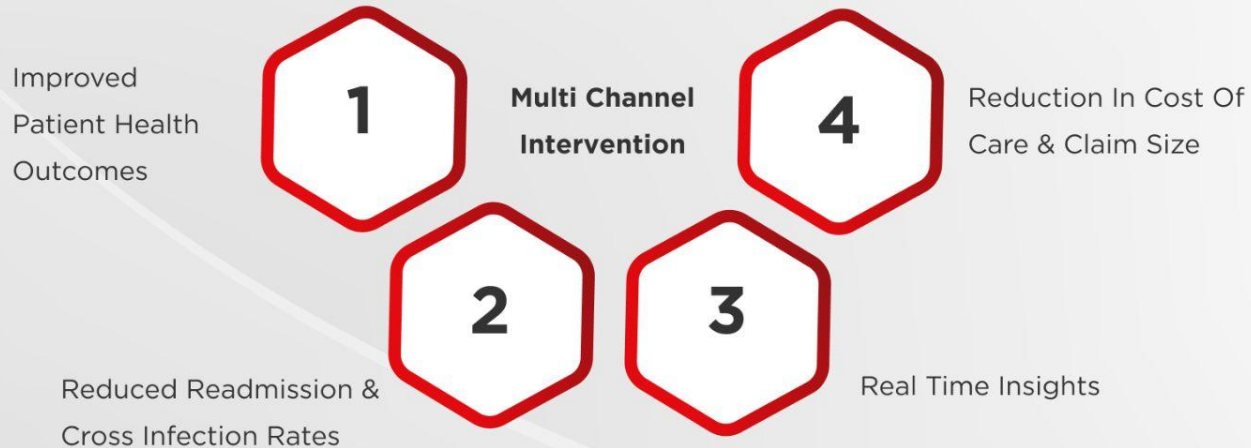
## Patient Discharged in Stable condition




## Key Outcomes of the program

Primary Goal Of The Program Is Reducing The Incidence Rates Of Hospitalisations And Providing End To End Care To The Consumers Basis Their Medical Conditions And Severity Of Their Illness.

Creating An Ecosystem Of Medical Care For Patients With The Principles Of Value Based Healthcare.



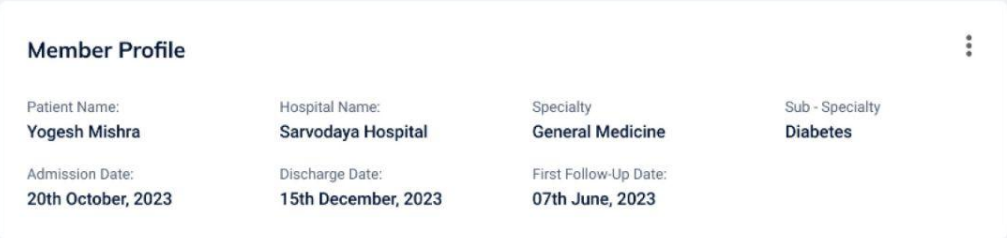
# Sample Platform



← Back


- Basic Info
- Care Plan
- Symptoms
- Services
- Vitals
- Medications
- Call Notes
- Patient Feedback
- Hospitalisation


Reports



**Member Profile**


Patient Name: <b>Yogesh Mishra</b>	Hospital Name: <b>Sarvodaya Hospital</b>	Specialty <b>General Medicine</b>	Sub - Specialty <b>Diabetes</b>
Admission Date: <b>20th October, 2023</b>	Discharge Date: <b>15th December, 2023</b>	First Follow-Up Date: <b>07th June, 2023</b>	



  
**Shikhar Shukla**  
CABG | Gender: Male | Age: 61

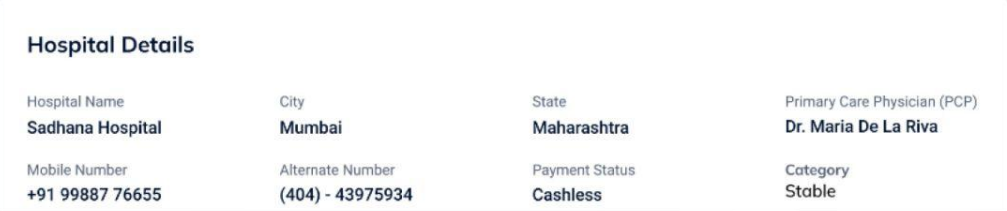
**High Risk** Diabetes Hypertension

Start Call



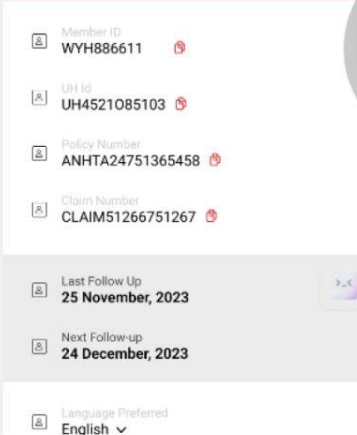
**Overall Score (HRA)**  
23.1% +3.5%  
Overall Risk Score  
Updated: 22 May, 2022

**SDoH Risk Score**  
Low  
SDoH Risk Score  
Updated: 03 May, 2022



**Hospital Details**

Hospital Name <b>Sadhana Hospital</b>	City <b>Mumbai</b>	State <b>Maharashtra</b>	Primary Care Physician (PCP) <b>Dr. Maria De La Riva</b>
Mobile Number <b>+91 99887 76655</b>	Alternate Number <b>(404) - 43975934</b>	Payment Status <b>Cashless</b>	Category <b>Stable</b>



Member ID: **WYH886611**

UH Id: **UH4521085103**

Policy Number: **ANHTA24751365458**

Claim Number: **CLAIMS1266751267**

Last Follow Up: **25 November, 2023**

Next Follow up: **24 December, 2023**

Language Preferred: **English**

## Benefits to the Insurance Company

### Financial Benefits

- Reduced Unexpected 30 And 90 Day Readmissions
- Reduction In Average Claim Size Through Early Intervention

### Operational Benefits

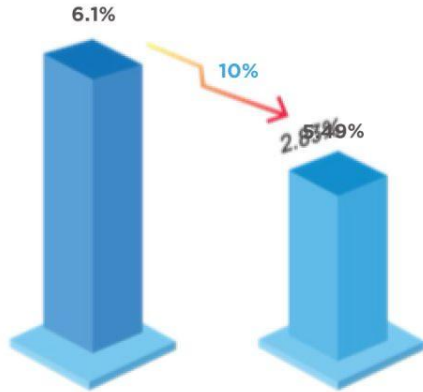
- Increased Patient Satisfaction And Loyalty
- Detailed Information Capturing On Patient Complaints And Compliments
- Hospital Wise Comprehensive Data Available

### Clinical Benefits

- Reduced Readmission And Cross Infection Rates
- Comprehensive Data On Patient's Recovery Throughout The Journey
- Improved Clinical Outcomes

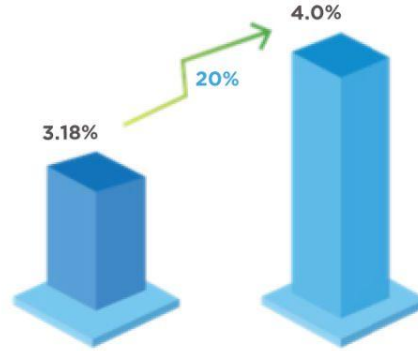
**➤ PDP Has Shown The Below Results In A Period Of 1 Year**

**Readmissions Rates**



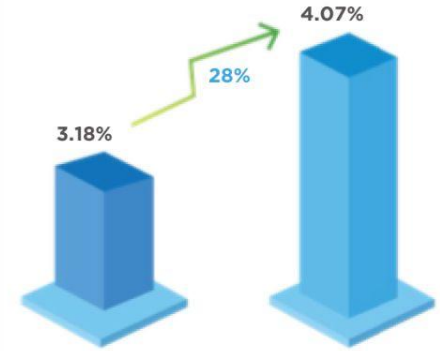
**Reduced Readmissions By  
10%**

**First Follow-Up Visit**



**Increased First Followup  
Visits By 20%**

**Patient Satisfaction Score**



**Increase In Planned  
Readmissions By 28%**

**2.5X ROI Shown Post 1 Year Of PDP**



## How We Add Value

### Personalised Care Plan

- Personalised care plan created basis the patient's individual needs
- Medication management, Lab and Physician adherence improvement

### Remote Monitoring Solution

- Utilisation of technology for a close remote monitoring of patient health across their care journey
- Telehealth solutions that provide real time data

### Predictive analysis

- Usage of predictive analytics to identify potential health issues before they escalate
- Implement early interventions based on predictive models to prevent readmissions

## ➤ Reports and Insights



**Clinical  
Insights**



**Operational  
Insights**



**Financial Impact  
Insights**



**Trends & Patterns  
Analysis**



**Patient Satisfaction  
Survey**



**HRA Trends and  
Analysis**



**SDoH Analysis and  
Trends**



**Adherence and  
Compliance reports**

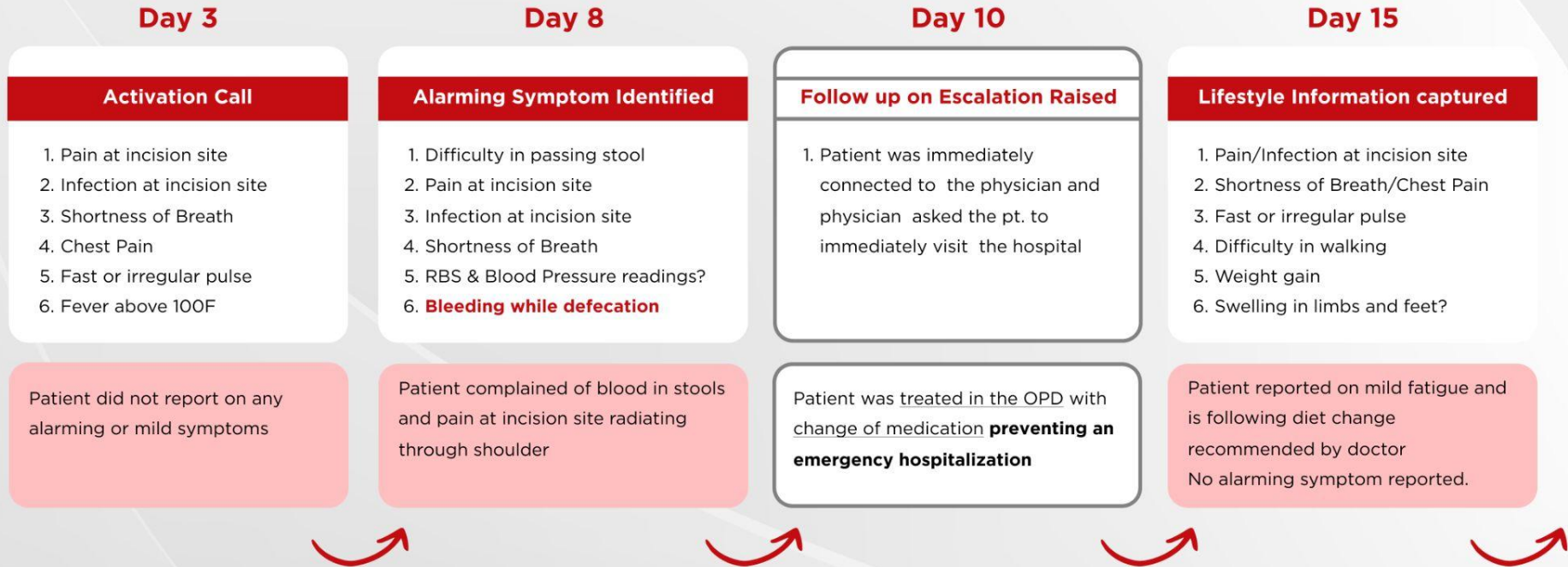
# **CASE STUDY**

**Claims Ratio reduction for a Large Private  
General Insurer in India**



# ➤ Case Study

## Example of a Patient Journey with High Severity of Illness with customised touchpoints



## ➤ Existing Solutions are Limited



### 1. Analytics Baseline

All plans leverage analytics engines to pinpoint individual member care gaps (adherence gaps)



### 2. Nudges

All plans employ nudges tools / services to prompt member health actions, reaching baseline adherence. However, for members with psychological barriers to action nudges are not effective and often create abrasion.



### 3. Smart Nudges

Some plans utilize advanced services that harness 'Responsiveness likelihood models' to optimize engagement. These approaches increase adherence rates, but still only resonate with members predisposed to act. The labor-intensive nature of maintaining the models slows the value delivery and poses scalability challenges.



### 4. Incentive Programs

Plans often reward guideline compliance through "Incentive Programs". These programs are costly and may lead to negative ROI. Thus plans usually cap them to critical metrics

# ➤ WYH Health Behavior Management



## **Harmonize Member Data**

Claims, gaps in care SDOH  
Demographics etc.



## **Behavioral Models**

EBR: Electronic Behavioural  
Record



## **Member Specific**

Automatic Engagement  
Complexity

## **Continuous Learning**

Automatically pinpoint psychological barriers to action and communicates personalized messages tailored to these barriers. The approach engages all members effectively, even those facing significant obstacles

## ➤ Fully Integrates into the Plan's Ecosystem

- **Social Media**
- **Sponsored Articles**
- **Landing Page**
- **Email**
- **Text**

➔ **OEM or Integration**

- **Direct Mail**
- **Call Center**

➔ **Data Sharing**

- **IVR**
- **Member Portal & App**
- **Care Coordinator & PCP**

➔ **Available through API Integration**

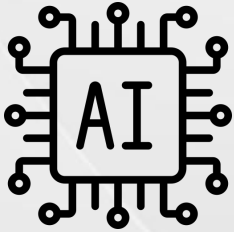


## ➤ Unique Scientific and Software Based Approach

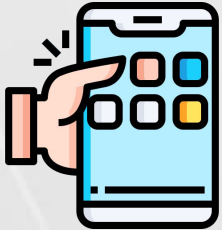
- Being fully software based, WYH offers rapid deployment and the flexibility to efficiently scale up, accommodating any number of members, barriers and measures
- Software interface provides the plans SMEs with hands-on workflow, including immediate and constant feedback on the efforts effectiveness



## ➤ Competitive Edge: Persuasion & Software



- WYH automatically pinpoints psychological barriers to action and uses AI to automatically communicate personalized messages tailored to these barriers. This approach engages all members effectively, even those facing significant obstacles.

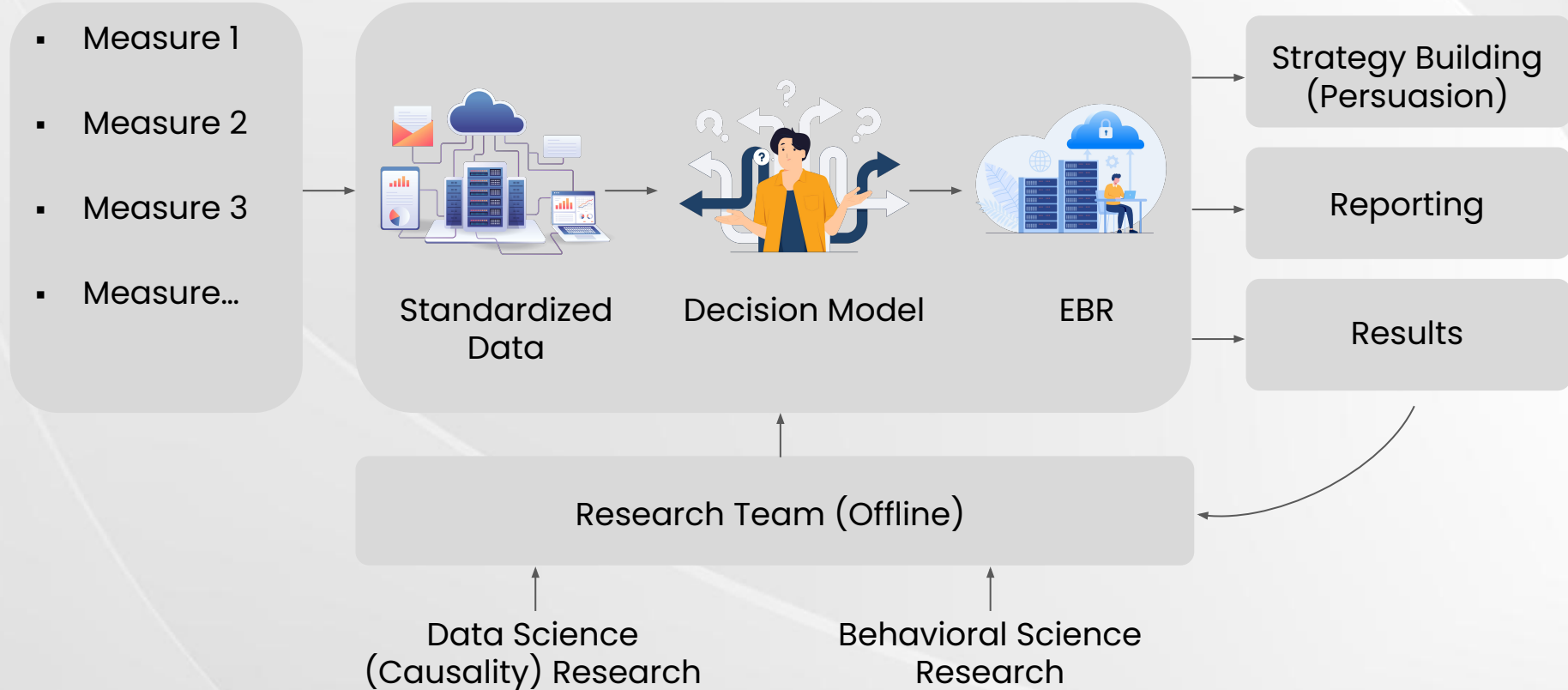


- Being fully software-based, WYH solution offers rapid deployment and the flexibility to effortlessly and efficiently scale up, accommodating an increasing number of members, a wide range of barriers and any number of measures



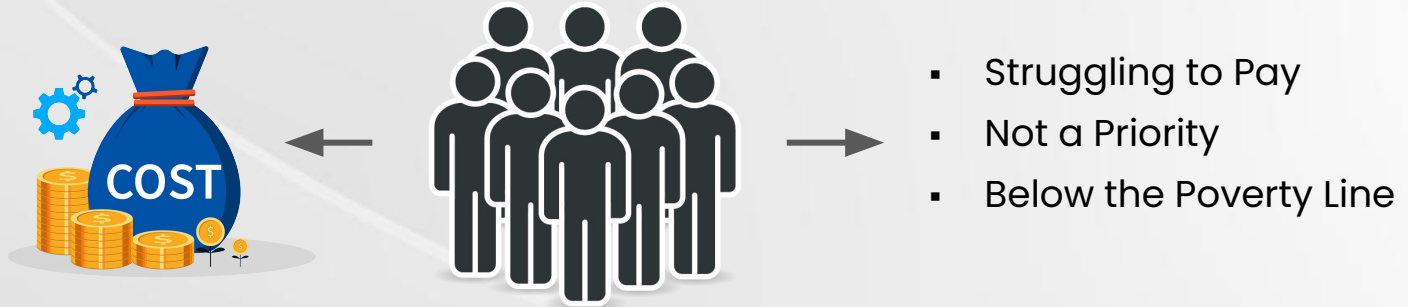
- Software interface provides the Plans SMEs with hands on workflows, including immediate and constant feedback on the efforts effectiveness.

# ➤ Competitive Edge Deepens as Time Progresses



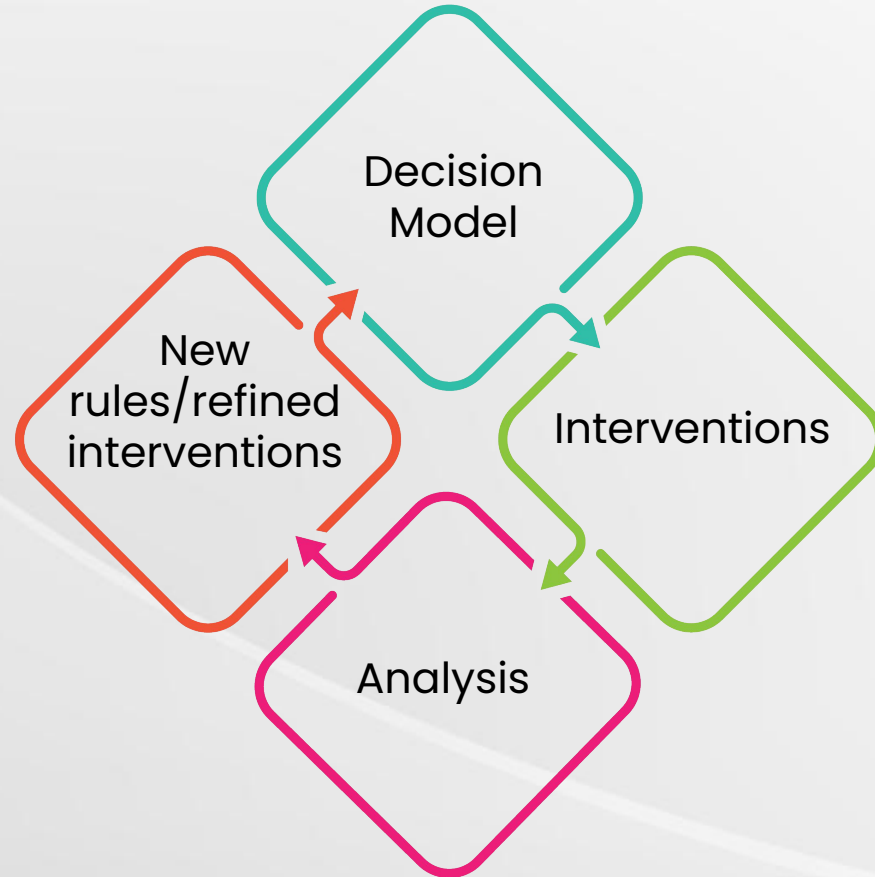
## ➤ Competitive Edge Deepens as Time Progresses

- Core IP: The Decision Model. A Unique unsupervised Learning Model.
- Interactive Refinement of Segmentation: Enhanced Interventions & Increasing Duplication Difficulty.





➤ **Competitive Edge Deepens as Time Progresses**



## ➤ WYH Tech Barriers

- Persuasion – based member experience instead of nudges
- Support Non-Linear Scale
- Provide an End-to-End Solution that moves the needle
- Support an iterative improvement process
- WYH driven behavioral segmentation



## ➤ Persuade - Don't Nudge

- Nudges don't provide a sustainable, year over year solution for health plans
- Nudges are effective for the low hanging fruits and not the chronically non adherent
- Behavioral Economics (mPulse) are effective as long as an incentive is provided (some measures are on-going, or year over year)
- Health plans cant address only the easy population and provide incentives all the time for all the measures



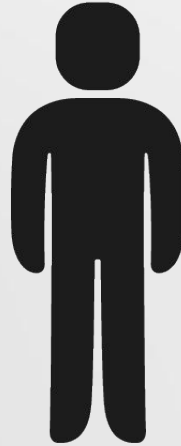
## ➤ Business Goal

### Improved Measures

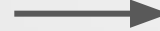
- Medication Adherence
- Preventive Statins
- Flue Shot
- Colorectal Cancer Screening
- Breast Cancer Screening

## ➤ How to Persuade?

### Member



### Decision Factor

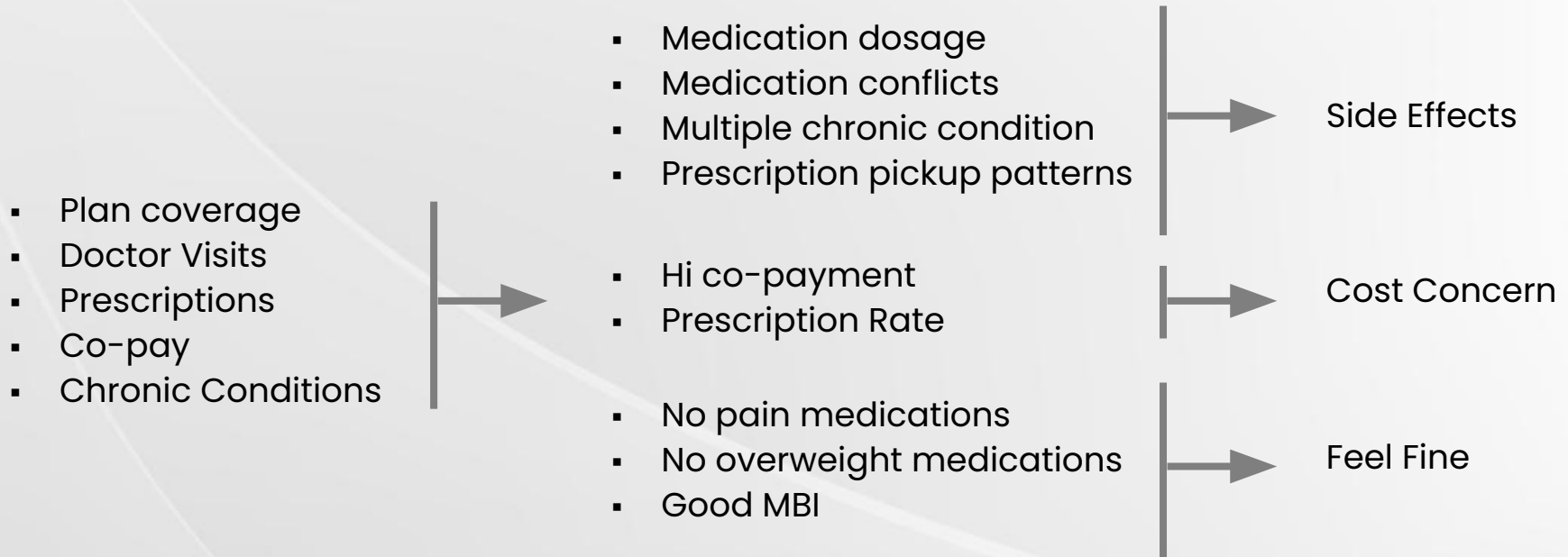


**Persuasion**

- Knowledge
- Logistics
- Side Effects
- Reminders Need

## ➤ However...

There are an endless hidden variables in the data which can give an excellent estimation



# ➤ Uncovering Member Motivations to Drive Adherence



## Costs

- Struggling to pay
- Not a priority
- Relying on the system
- Expensive co-pay
- Low Income
- Below the poverty line



## Self Efficacy

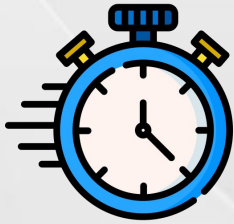
- Complex Regimen
- Anxiety
- Frustration
- On an injectable
- High risk of complications
- Multiple chronic conditions



## Feeling Fine

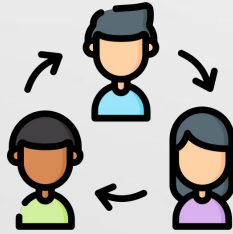
- Misunderstand Risk
- Low Urgency
- Unaware of risk
- Low health literacy
- One chronic condition
- New to condition

## ➤ WYH Operational KPIs



**6 Weeks**

From signed contract to Go-Live



**34%**

Of members engaged with the messages



**3 -> 5**

Increase in number of measures



**10x**

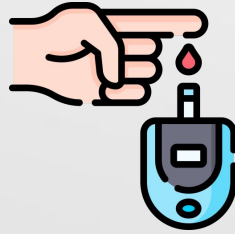
Reduced vendor costs (PMPM)

## ➤ WYH Clinical Outcomes KPIs



**2%**

Increase in WYH adherence rates for Hypertension and high cholesterol



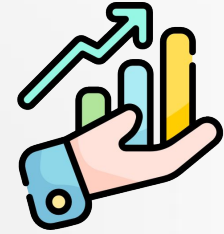
**1%**

Increase in WYH adherence rates for Diabetes



**1%**

Increase in SUPD adherence rates

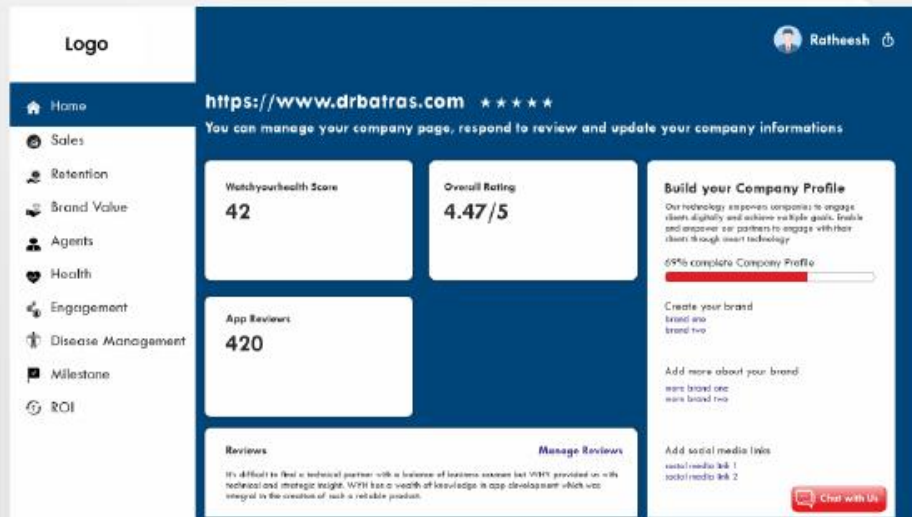
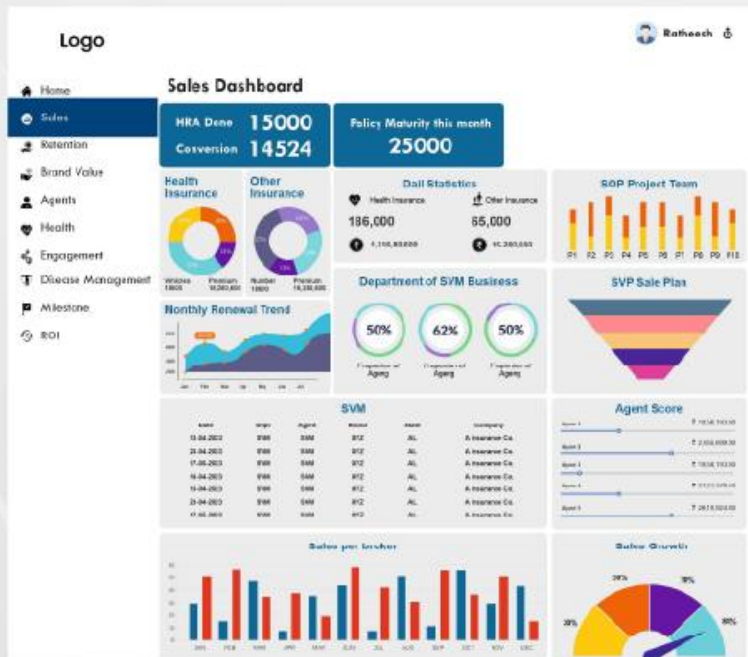


**2%**

Increase in SPC adherence rates

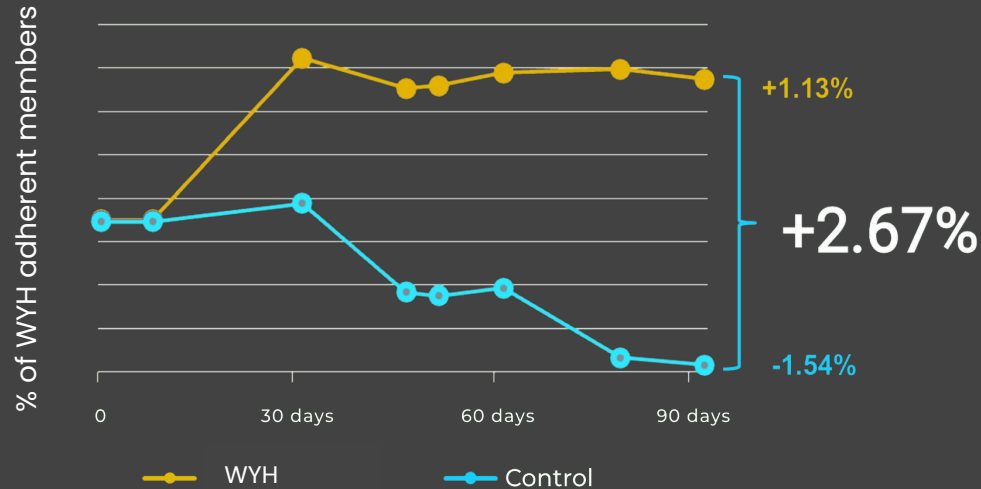


# Sample Dashboard



## ➤ Results - Impact Vs. Control

### % Difference of Statin Adherent Members Vs. Control



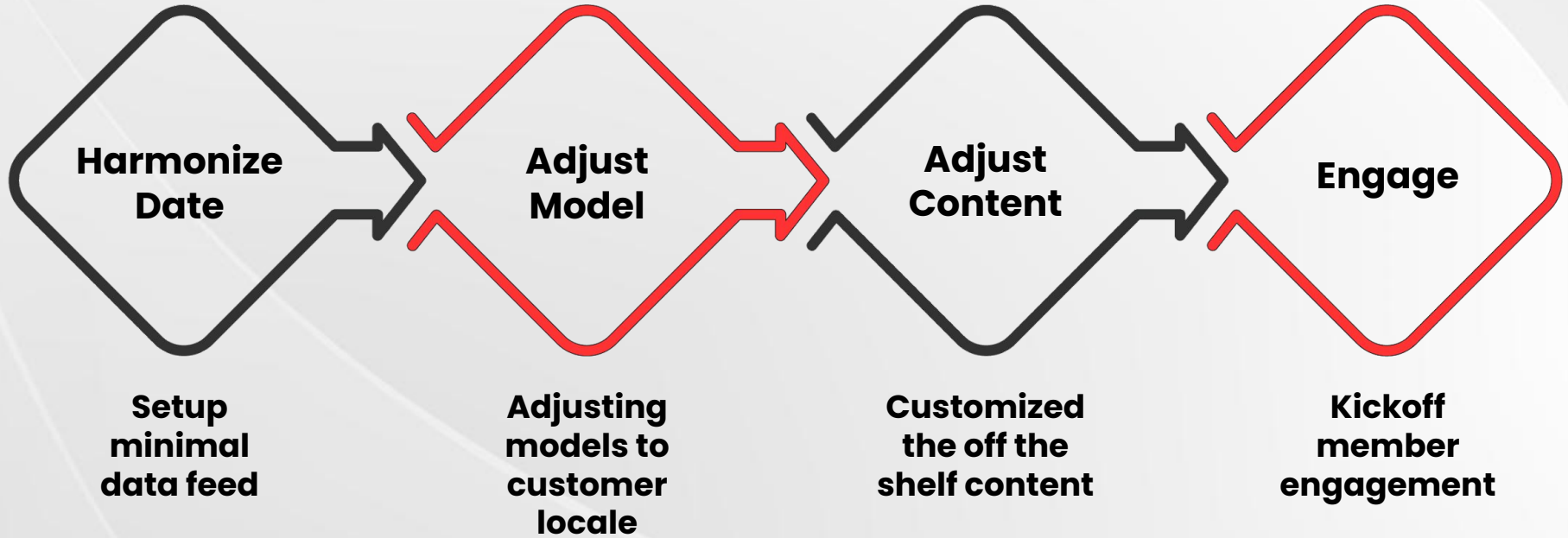
**₹ 8.2 M**

Revenue, across  
3 contracts and  
5 measures

**+2.67%**

Difference in  
WYH adherence  
rates for 150K  
members on  
part-D

**➤ Setting Up**



Ready in 6 weeks

## The Founding Team



**Ratheesh Nair**  
Founder & MD

**15+ Years of experience** in product design and Online consumer behavior, he is a pioneer, an entrepreneur, and a strategist.



**Abhitosh Pandey**  
Co-Founder, CEO

An INSEAD alum with over **17 years of dynamic leadership**, a veteran of Tata Motors and ICICI Lombard. He's known for industry-first innovations in motor, insurance, and health tech.



**Jay Patel**  
Co-founder, CFO

Qualified **Chartered Accountant** with extensive experience in product pricing and analysis.

## The Founding Team



**Prachi Shinde**  
Co-founder, R&E Head

Rochester University PG with **15+ years of design expertise** and over a decade experience at reputable companies.



**Prasanth Prabhakaran**  
Co-Founder, CSO

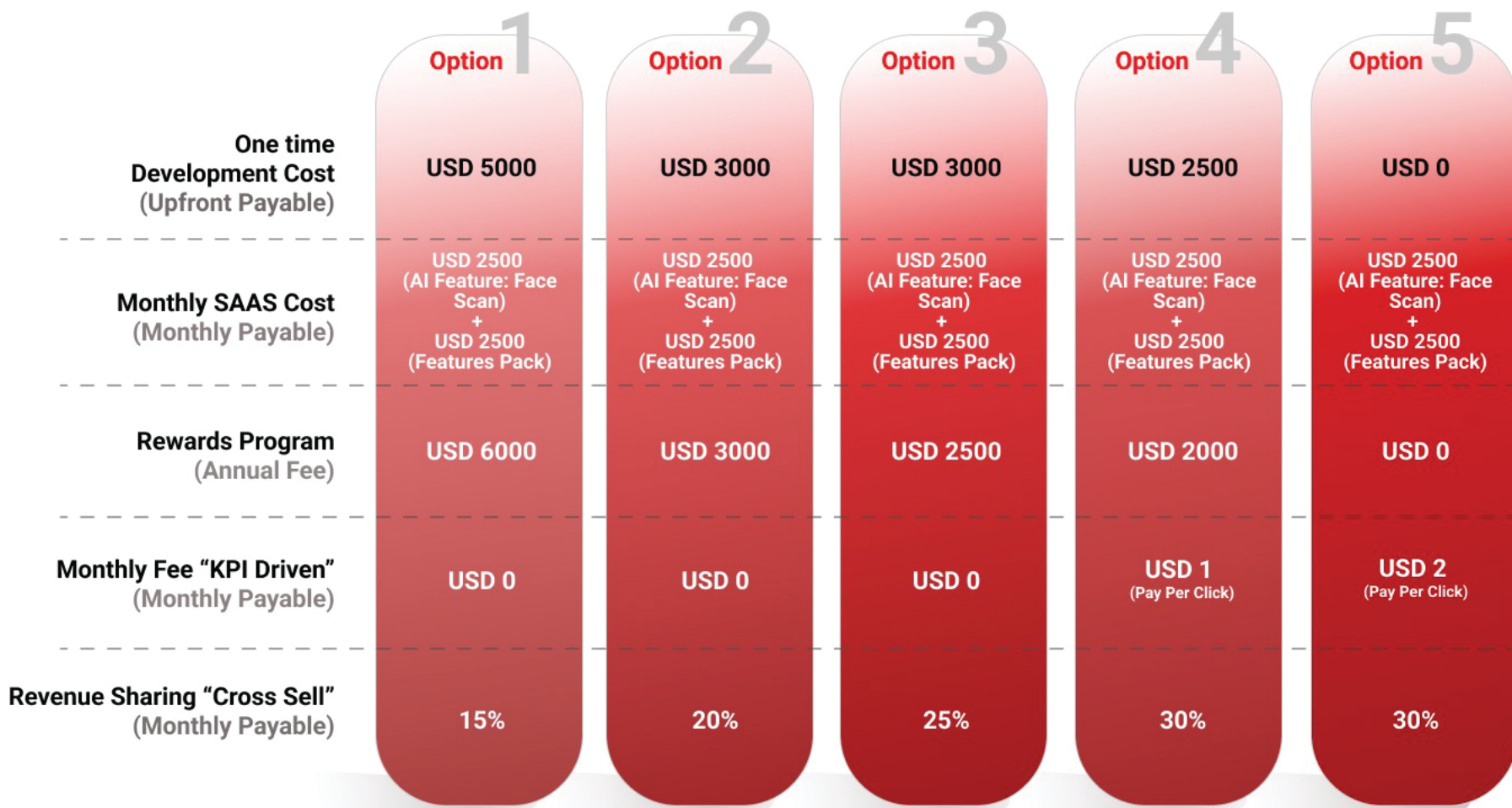
**3 decades of experience,** capital markets veteran and ex-CEO of reputed companies like YES Securities, Kotak Securities and IIFL.



**Ashok Nair**  
Co Founder and Global Executive Director

Experienced pharma industry leader with **35+ years of strategic leadership** and innovation. Former MD of Abbott Health Care India and key roles at top companies like Cipla, Sun Pharma & Torrent Pharmaceuticals

# Pricing Models



\*To be paid in advance in 1 quarter

# Thank You!



Ratheesh Nair



[ratheesh@watchyourhealth.com](mailto:ratheesh@watchyourhealth.com)



<https://www.watchyourhealth.com>