

Disruptive Innovation in Healthcare

WHITEGLOVE HOUSE CALL HEALTH

Affordable Healthcare Made Easy™

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Introduction

This paper describes the problem with the consumer experience with routine healthcare in the United States and how WhiteGlove's innovative solution not only addresses the problem but also creates a very large market opportunity.

The Problem



The problem with routine healthcare in the United States is multi-dimensional relating to access, quality-of-experience, and cost. Today, you have little access, suffer an ever diminishing quality-of-experience, and face surprise costs.

“Access to Health Insurance” is not “Access to Medical Care”

What the people in Washington talk about when they speak of access is who has access to health insurance. But, what good does it do to add 30+ million people to the healthcare system if the average time to get an appointment with a primary care doctor is 20 days and getting worse? The access problem is the inability to see a medical provider when you need to. The healthcare legislation is just going to push more and more people to urgent care centers and emergency rooms for routine care – driving the cost of healthcare up even more. So, the new law has neither helped with access to medical care nor has it helped with keeping people out of expensive forms of care.

“Quality-of-Care” is not “Quality-of-Experience”

What the people in Washington talk about when they speak of Quality-of-Care is measuring various clinical metrics. But, how often have you heard a healthcare consumer complain about the care that they received? Not very often. What do people complain about? All of the things that they have to go through to get medical care. Every time you need medical care, you are forced to do all of the running around and bear all of the costs, in both time and money – when it is convenient for your doctor.

“Cost of Healthcare” is not “Cost of the Healthcare Experience”

Our healthcare system charges for every service performed, this is called “fee-for-service”. As insurance companies continue to lower what they will pay for each service, doctors are forced to increase their visit volume and perform unnecessary visits, procedures and labs to stay in business! And for you, after long waits and lots of hassles, it costs you more; and you get less time with your doctor. Given this system, it's hard to lower the cost of care and improve the experience.

Your healthcare costs go well beyond what you spend for office and medication co-pays! In fact, for a typical routine care visit, you spend money on many other things like: gas, parking, tolls, over-the-counter remedies, groceries, and even child care. Things that you probably never considered to be part of your healthcare costs!

WhiteGlove is a new choice in medical care that improves all aspects of access, quality-of-experience, and cost.

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The Solution



WhiteGlove gives you access to routine medical care 365 days a year, from 8am to 8pm. And, unlike what you do today, we are available to see you within hours of your request anywhere in our service areas. In fact, 70% of our visits keep people out of urgent care centers and emergency rooms for routine care.

Our innovative approach provides a refreshing healthcare experience that eliminates the hassles and inconveniences of running to the doctor, waiting, running to the pharmacy, waiting, and running to the grocery store – when you or your child feels their worst. WhiteGlove brings everything to you; the medical care, generic prescription medications, foods, beverages, and over-the-counter remedies - while giving you the time and attention you deserve. And, all your healthcare information is securely available on-line via the Web!

WhiteGlove refuses to charge you for every service it performs to make money. Instead, we charge a flat annual membership fee; which is less than the cost of a single urgent care visit. Then, as a member - no matter when you call, how many times you call, where you are in our service areas, or what routine care need you have within our scope, you pay a flat \$35 per visit that includes your medical care, generic Rx meds, foods, beverages, and over-the-counter remedies. And, because we bring everything to you, you don't spend money on gas, parking, tolls, over-the-counter remedies, and childcare. No surprises. No hidden charges. We cap your routine care costs!

With people from over 200 companies using WhiteGlove and tens of thousands of members in Texas, WhiteGlove is being widely embraced. And, WhiteGlove is supported by three of the largest health insurance companies in the country, Aetna, Humana, and UnitedHealthcare.

For insurance companies and self-insured companies, WhiteGlove lowers healthcare costs by eliminating many claims from hitting their plan and diverting about 70% of expensive urgent care and emergency room visits for routine care.

With WhiteGlove, unnecessary visits, procedures, and labs are eliminated and our members enjoys an exceptional healthcare experience – on their terms!

The Opportunity



Approximately 24% of the \$2.6 trillion annual healthcare spend in the United States is for routine care! This \$624 billion dollar market also represents the fastest growing segment of our healthcare spending.

WhiteGlove is changing healthcare on a national level by lowering the cost of routine care while improving the consumer experience.

Today, we operate in five major markets in Texas and will begin expanding outside of Texas this year. For our members, no matter where they are in our service areas, they have access to routine care that comes to them, 365 days a year, from 8am to 8pm.

No hassles, no hidden costs, no surprises – just great medical care made affordable!