healthcapita

INSURANCE COMPANY BENEFITS

2021

Strictly Confidential

Healthcapita©2021

Common Objective

Prevent Chronic Diseases through Evidence-based Programs

Insurance Company

Healthcapita

Client Retention
Claims Reduction
Client Engagement
Employee Benefits

Healthcapita©2021

HEALTHCAPITA'S DIGITAL HEALTH & WELLNESS

- **Co-Branded Health Card**
  - Co-Branded Health card with discounts & offers will be provided to members.
  - Saves life in emergency
- **Digital Medical Records**
  - Review past medical history
  - Monitor, upload and manage medical reports at any time, anywhere
- **Health Risk Assessment (HRA) & Health Screening**
  - To predict & prevent chronic disease
- **Customized Wellness Programs**
  - Evidence-based personalized wellness programs to reduce Health Risks
- **Digital Data Management**
  - Track fraudulent cases & medico-legal cases
  - Mapping digital database and analytics strategies that are guided by the priority of business domains and driven by business value at stake.
  - Easy to underwrite a corporate based on evident data
- **Employee Management System**
  - Online Registration/Enrollment
  - Pre-Employment Screening – for new joinees
  - Employee Benefits Program – Permanent Employees

Healthcapita©2021

About Us

- **Health-Tech company** based in Bahrain with presence across Malaysia, Kuwait & Saudi Arabia
- Shifting focus from **'CURE to PREVENTION'** by providing 360° health & wellness solutions
- Cloud-based innovative health & wellness technology platform with highest **data security certifications (SSL & Green Labeling)**
- Bringing healthcare providers & healthcare seekers on a **single platform**
- **One Stop Solution** for all health seekers & healthcare providers

---

CORPORATE	SCHOOL	INDIVIDUAL	HEALTHCARE
Wellness	*Wellness*	*Wellness*	*Provider Benefit*

Healthcapita©2021

OUR CORE SERVICES

Corporate Wellness Programs

Customized wellness programs based on **Health Audit Report** and the overall health summary reports of the corporate.

Health Risk Assessment (HRA)

HRA evaluates & **predicts probability of health risk** based on hereditary & current life style

Personal Health Record (PHR)

Access medical history & records on the go anywhere, anytime.

Your **medical record moves with you** rather you move with the records.

Health Card

Quick & easy access to medical vital information in case of medical emergency. **Saves a Life in Emergency.**

VALUE ADDED SERVICES

- Tele - Consultation
- Medical Tourism
- Scheduler/Alerts
- Wellness Calculators
- Health Checkup & Health Audit Report
- Doctor on Demand/Home Visit
- Expert Opinion & Second Opinion
- Diet Consultation

Healthcapita©2021

Co-Branded Health Card

"This Health card might even save a life in case of medical emergency"

- Health Card is a **life saver in medical emergency**, by providing vital data like-Blood Group, Allergies, Family Contact and Insurance Details etc.
- It has all necessary medical information that will save the life of an individual by eliminating unnecessary delays.
- Health Card provides **discounts** from our Healthcare Providers Partners including hospitals, laboratories, pharmacies, optical centers, lifestyle & wellness centers, spas etc.

HEALTH CARD can be embedded with HRA & PHR as combined service

Healthcapita©2021

Personal Health Record (PHR)

"A Digital health repository that helps Doctors to diagnose the members more accurately"

- Digital Health repository of the member arranged chronologically
- Latest high-tech way of storing the medical history and reports on Cloud.
- Medical records are at your fingertips, to monitor, upload and manage medical reports at any time.
- Global access irrespective of where you go

Healthcapita©2021

Health Risk Assessment (HRA)

- **Health Risk Assessment(HRA)** compiles member information in a systematic manner and evaluates their health risks based on hereditary & current life style

- HRA analyses the data based on family medical history, lifestyle, sleep patterns, diet habits, stress level, physical activity, etc. and then give a comprehensive report and recommendation.

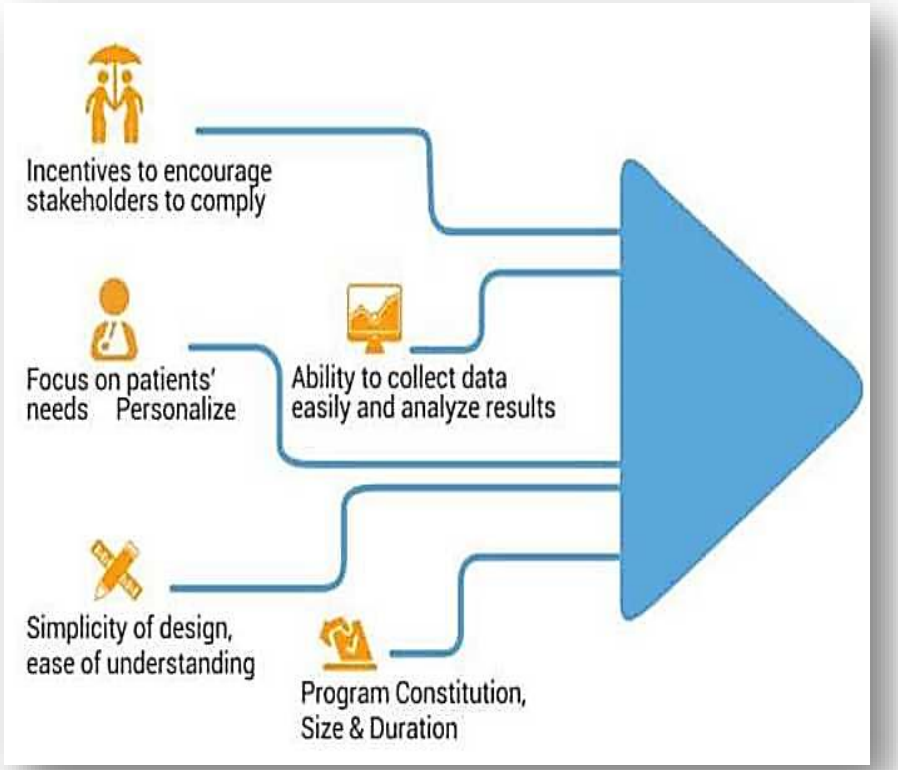
- After completing HRA, the member gets a comprehensive report with personalized feedback and recommendations for controlling their health risks.

Healthcapita©2021

Disease Management Programs

- Our Disease management programs are designed to improve the health of employees **by mitigating health risks of specific chronic conditions**
- These programs **reduce health care service use & costs** associated with avoidable complications, such as emergency room visits and hospitalizations.
- Our programs are designed based on **HRA + Biometric** Reports and confirmatory diagnostics post-screening.

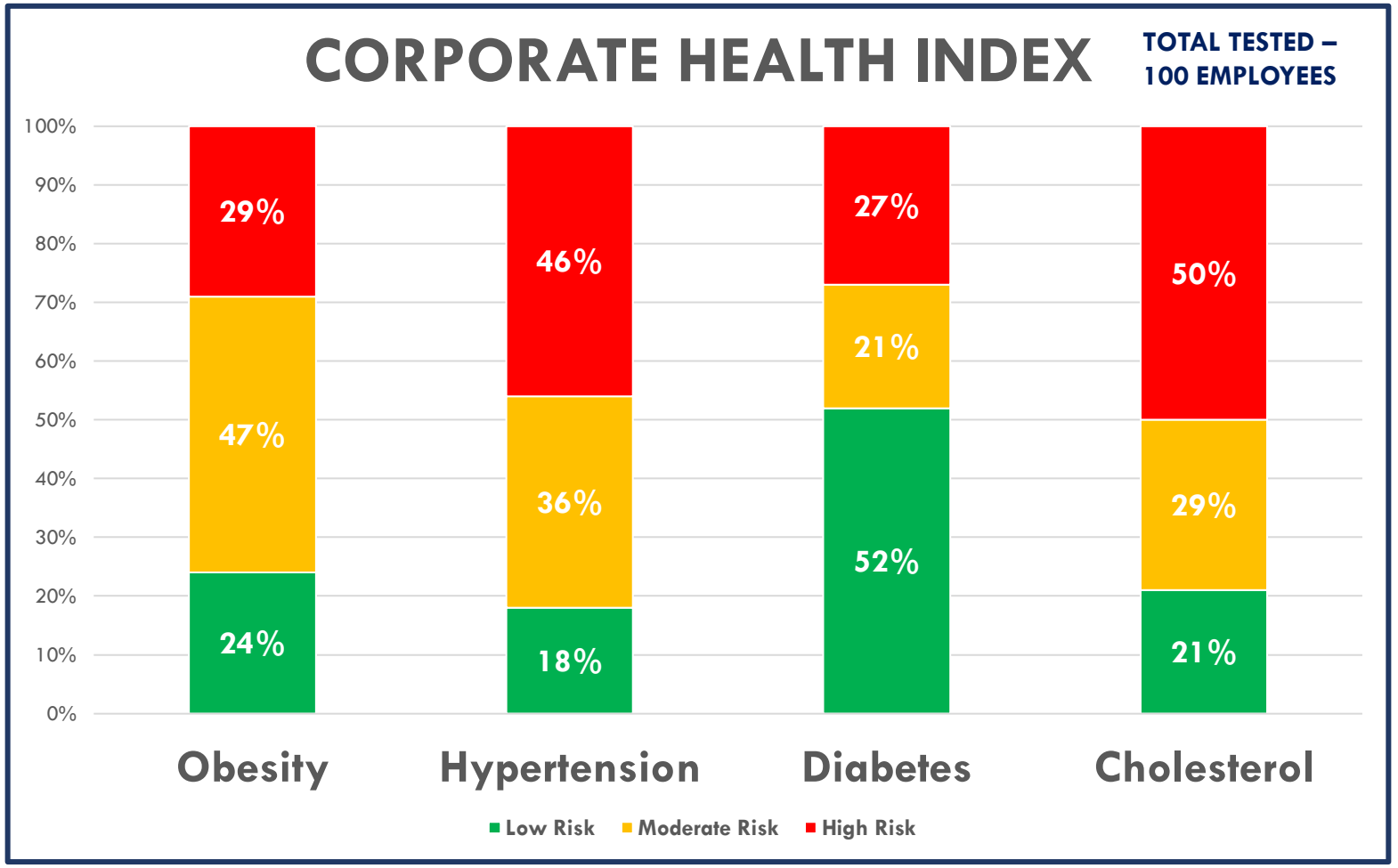
Our Disease management programs are specially customized



Wellness Program Details

Healthcapita©2021

Corporate Health Index - Sample

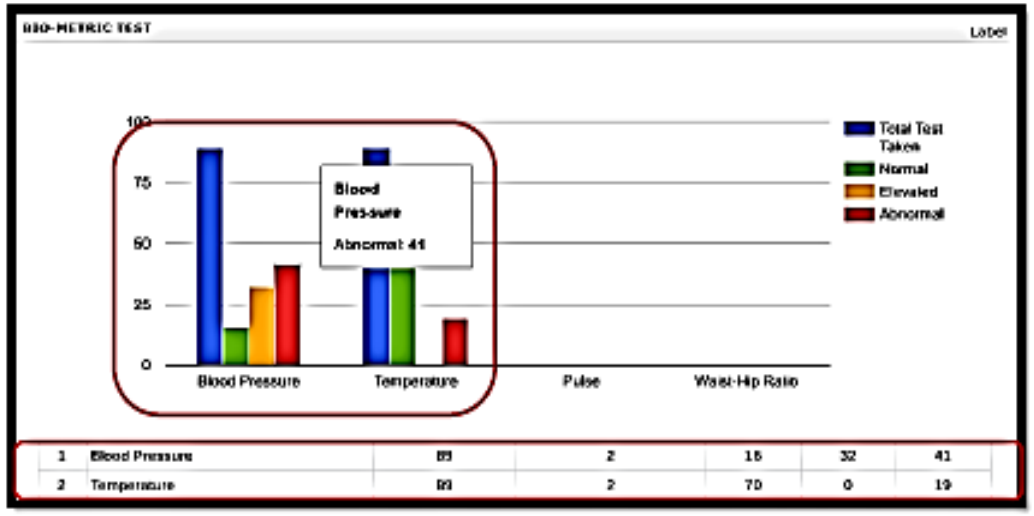


Healthcapita©2021

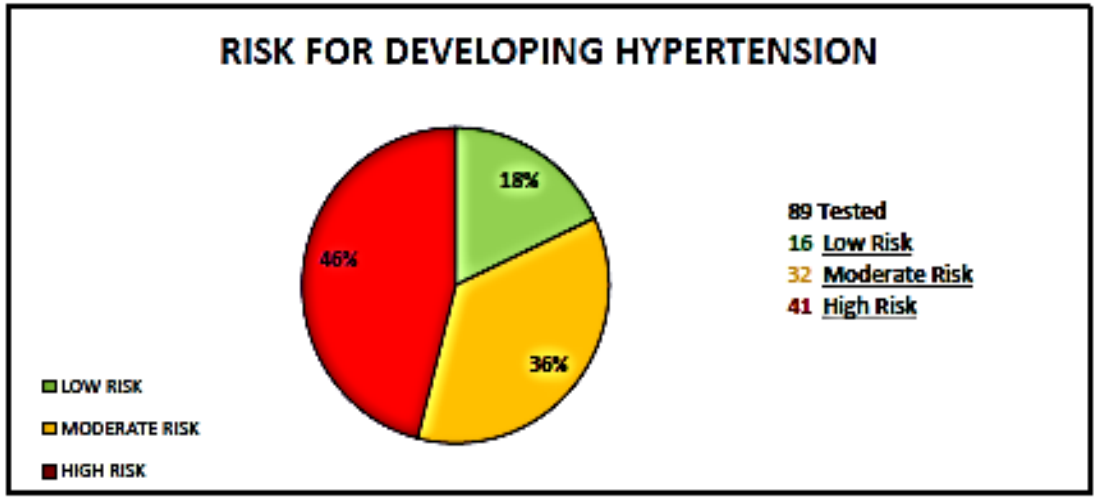
Healthcapita Dashboard- Sample

HYPERTENSION(HTN) DASHBOARD

Based on this dashboard, risk of developing HYPERTENSION in future is calculated for an employee. This dashboard also indicates TEMPERATURE.



HYPERTENSION RISK ANALYSIS



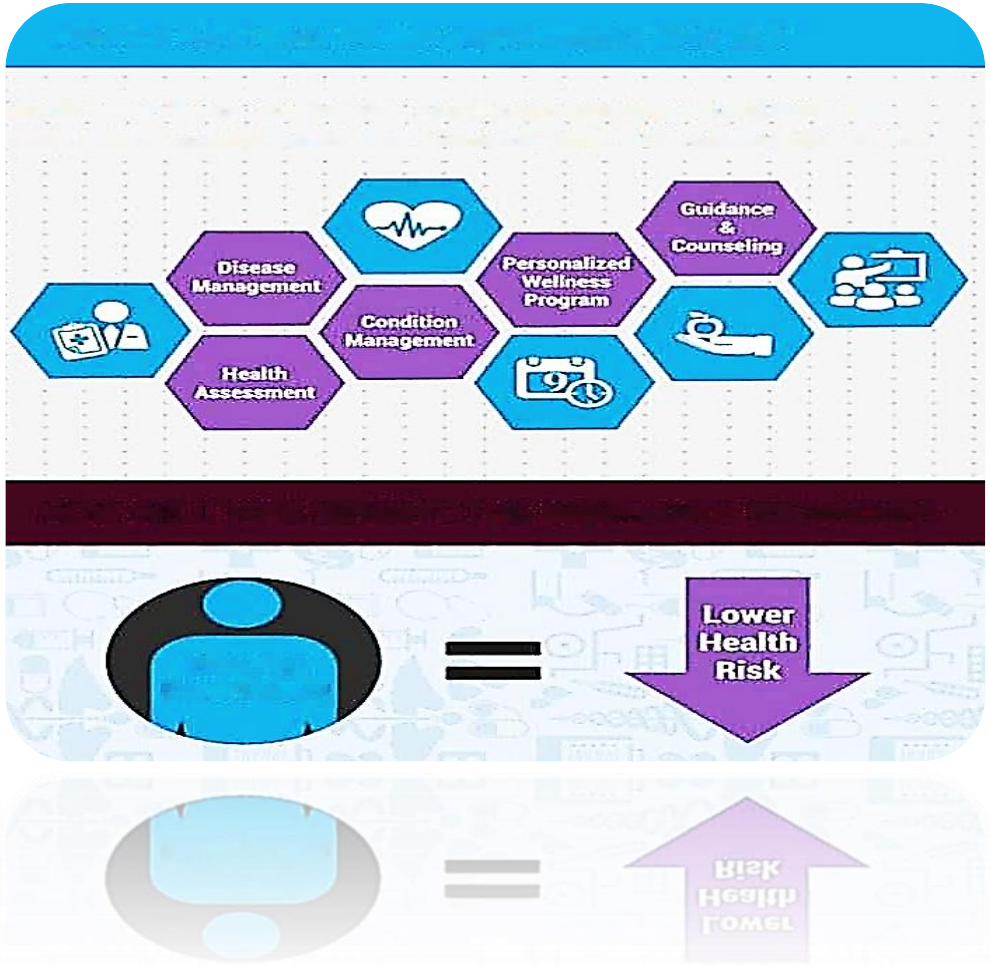
Healthcapita©2021

Insurance Company Benefits

Insurance companies primarily focus on covering the healthcare costs of the beneficiary

- ***However, it takes no measure to ensure that the beneficiaries' health is secured*** *so in future they don't have to overburden themselves with large medical bills.*
- *Therefore, insurance companies should not only provide their beneficiaries with Insurance coverage but also with supplementary solutions that will guarantee that the beneficiary has access to the right guidance and is living a disease-free life.*

Prevent Chronic Diseases through Evidence-based Programs



Healthcapita©2021

Benefits for Insurance Company

Reduction in claim cost

Healthy members → Lower health risk

Identification of Health Risks → Easy to underwrite a Corporate based on evident data

Digital Health Analysis of members

Minimizing risks & disease probability for a Corporate through client engagement into wellness initiatives

Insurance - Digital Data Management

Benefit insurance companies in building & mapping digital database and analytics strategies for future

Client Retention

Value added benefit of health & wellness → Extra edge over other TPAs in a competitive market scenario

Healthcapita©2021

Benefits for Insurance Company

Return on investment (ROI)

Every dollar invested in the intervention yielded $5 in ROI (Source: McKinsey Report 2018)

Digital Medical Records

Review & analyze members' history.

Track fraudulent cases & medico-legal cases.

One stop Digital Platform

Apart from just health insurance, members have access to health talks, workshops & counselling

Satisfied & Motivated users

Can update, share & discuss reports with patients & doctors through quick communictaion

Edge over Competitors

Value added services that are complementary to the core business of TPA Business

Healthcapita©2021

MEMBERSHIP PACKAGE - MEMBERSHIP PLANS & BENEFITS

PACKAGES	BASIC	BRONZE	SILVER	GOLD	PLATINUM
Health Card	✓	✓	✓	✓	✓
Discounts	✓	✓	✓	✓	✓
Wellness Calculator	✓	✓	✓	✓	✓
Electronic Health Record-EMR	✓	✓	✓	✓	✓
Health Risk Assessment	✓	✓	✓	✓	✓
Biometric Health Checkup		✓	✓	✓	✓
Online Doctor Consultation			✓	✓	✓
Online Appointment Scheduling			✓	✓	✓
Nutritional/Diet Consultation				✓	✓
Knowledge base				✓	✓
Health Record Coding					✓

Healthcapita©2021

Our Eco-Partners

مستشفى البحرين التخصصي
Bahrain Specialist Hospital
Dedicated to your Health صحتكم هدفنا

ROYAL BAHRAIN HOSPITAL
مستشفى رويال البحرين

سيرين SERENE

مركز دار الحياة الطبي
DAR ALHAYAT MEDICAL CENTRE

مركز الكندي الطبي
Al Kindi Medical Centre

DAR AL SHIFA MEDICAL CENTRE

الرؤية الواضحة
ClearVision OPTICS للبصريات

إنتش INTOUCH

Aldu'aa
مركز الدعاء لطب الاسنان

Lung Clinic

Thyrocare
Think Thyroid. Think Thyrocare.

مختبرات البرج الطبية
Al Borg Medical Laboratories

Current Insurance Client

الهلال لايف
alhilal life

Healthcapita©2021

THANK YOU

Please contact us for more information

WELLNESS ZONE WLL

www.healthcapita.com

support@healthcapita.com

+973 34049791, +973 17002072

Healthcapita©2021