

A Work Project presented as part of the requirements for the Award of a Master's Degree in Management/ International Finance
from Nova School of Business and Economics

CONSULTING PROJECT WITH CUF:

Disrupting Traditional Care Through A Digital Value-based Approach

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CUF

6. RECOMMENDATIONS

6.4. CONTINUOUS CARE DIMENSION

HOSPITAL CUF CASCAIS



A paradigm shift from episodic health needs to an integrated care experience is driving solutions health plan solutions with increasing levels of personalization

RECOMMENDATIONS | CONTINUOUS CARE DIMENSION | OVERVIEW

Introducing CUF Digital as a platform offering remote digital services provides convenience and centralized-access to care, paving the way for a value-based care model

TRADITIONAL MODEL OF CARE

- Intervention as a response to **episodic** symptoms identified by patients
- **Fee-for-service** outcome is not taken into consideration into the price
- Difficult for patients to **navigate across health units**



VALUE-BASED MODEL OF CARE

- Holistic, **proactive, prevention-focused** and patient-centric care model
- Subscription-based payment in which **health status** is the institutional driver
- **Collaboration** of providers across the care continuum to **maximize health outcomes**

CURRENT MARKET OFFER

MEMBERSHIP MEDICINE

Primary healthcare services directed to insured consumers as a coverage complement and uninsured patients as a substitute, although with low personalization levels

- Care and Coverage Convergence
- Customer Loyalty and Retention
- Target Non-insured Population Segment
- Fixed Revenue Stream for institutions

SPECIFIC CONDITION CONTINUOUS CARE

Personalized treatment plans tailored around patient's specific conditions (chronic diseases, pregnancy, mental health, etc.), ensuring continuous monitoring and support

- Improved treatment and monitoring of chronic diseases and other specific conditions
- Foster Long-term relationship with patients with continuous health needs
- Fixed Revenue Stream for institutions

PREMIUM CARE MANAGER

Identification of potential problem root causes and ongoing medical care focused on preventing persistent health concerns and achieving optimized wellness, nutrition, sleep levels, etc.

- Value-based approach to patient's health
- Provide Premium Health Services
- Focus on Preventive Medicine
- Fixed Revenues Stream for institutions
- Reduced price on additional visits and services

DESCRIPTION

PURPOSE

PRICE

- Fixed installment on a monthly/annual basis to access included digital services and monitoring

Multiple providers, insurance companies and tech platforms are taking advantage of digital platforms and remote tools to provide health plan options that increase proximity to providers and patient personalization

RECOMMENDATIONS | CONTINUOUS CARE DIMENSION | BEST PRACTICES

CONTINUOUS CARE | BEST PRACTICES

MEMBERSHIP MEDICINE PLANS



SAVIA

BUNDLE OF STANDARD VIRTUAL MEDICAL ASSISTANCE SERVICES

- Unlimited teleconsultations with GP or specialty physicians
- Unlimited 24/7 chat with care team
- Request phone call from care giver
- Online Medical History & Billing information
- Unlimited usages of Symptom Checker



Insurance substitute for non-insured patients

Insurance complement for insured patients

PRICE RANGE*

€10 – €17
PER MONTH

CONDITION SPECIFIC PLANS



LIVA HEALTHCARE

CHRONICAL CONDITIONS DYNAMIC PLANS



Pre-Diabetes | Diabetes | Heart disease | Obesity

- Personal Coaching
- Group-based Interventions
- Personalized health plan for the patient's conditions
- Goal tracking and self-monitoring (manually or via a device)



Ongoing convenient monitoring of conditions

Attenuates or eliminates health complications

€8 – €188
PER MONTH

PERSONAL CARE MANAGER



IORA HEALTH

MONTHLY PREMIUM PLAN

- Facilitated access to a care team composed by provider, nurse and personal care manager
- Health coach that provides counseling, assessments and referrals
- Personalized health plan, tailored to patients' goals and needs
- Additional nutrition and fitness support



Primary & Specialized Care

Advisory and ongoing monitoring

€122 – €170
PER MONTH

*The price range is based on the comprehensive benchmark analysis detailed in the appendix



Plano CUF + Digital and CUF programs are health plans fostering patient continuity within care services provided by CUF, reinforcing the transition to a more value-based care system

RECOMMENDATIONS | CONTINUOUS CARE DIMENSION

RECOMMENDATION The team advises CUF to take advantage of proximity levels enabled by CUF Digital to extend the offer of health plans into Plano CUF+ Digital and CUF programs, which **provide increasing levels of personalization** and pave the way for a long-term value-based care model through a care manager.

TAILORED SOLUTIONS	TARGET PATIENTS	DESCRIPTION
<p>REMOTE FEE-FOR-SERVICE</p>	<ul style="list-style-type: none"> Individuals requiring primary care, follow-up or urgent care not requiring medical examinations Patients with scheduling, mobility or transportation limitations 	<ul style="list-style-type: none"> Immediate access to general and specialty teleconsultation and chat with doctor services as needed, on a fee-for-service basis
<p>PLANO +CUF DIGITAL</p>	<ul style="list-style-type: none"> Non-insured patients looking for a health plan option Insured patients benefiting from continuous care Frequent CUF patients with transportation limitations 	<ul style="list-style-type: none"> Offer of private, integrated digital health services through a membership plan – easily activated and deactivated - to enable an active health monitoring
<p>CUF PROGRAMS</p>	<ul style="list-style-type: none"> Patients with chronic conditions or requiring monitoring of lifestyle-related conditions Proactive and health-conscious individuals 	<ul style="list-style-type: none"> Patient value-added health plans customized to address the needs of specific CUF target groups through goal tracking and personal monitoring
<p>CUF CARE MANAGER</p>	<ul style="list-style-type: none"> Patients with chronic conditions or requiring monitoring of lifestyle-related conditions Proactive patients looking for integrated care 	<ul style="list-style-type: none"> Expansion of CUF programs into a holistic value-based program, through the identification of potential problem root causes and continuous personalized health plans

Figure 13 – Continuous Care Dimension Overview

By expanding the offer of Plano +CUF into a digital plan, CUF will promote a long-term patient-CUF relationship of proximity, regardless of physical and geographical barriers

RECOMMENDATIONS | CONTINUOUS CARE DIMENSION | PLANO +CUF

MEMBERSHIP PLAN HYPOTHESIS | PLANO +CUF DIGITAL

PLANO +CUF DIGITAL STANDARD

12€*

- Unlimited general medicine chat
- Unlimited specialty medicine chat
- 3 included teleconsultations annually
- Reduced price on physical visits
- Teleconsultation available in 24h



Figure 14 – *Prototype Pack based on membership medicine competitor benchmark, on current Plano CUF + pricing strategy and on willingness to pay of the studied sample

RATIONALE

DEMAND | According to the team's survey, 46% of individuals prefer to access digital services through a **subscription plan**¹

VALUE ADDED FOR CUF | (1) Promoting a **long-term patient-CUF relationship** through a standard membership plan with **low personalization levels**, (2) Breaking **geographic barriers** in the offer of Plano +CUF, (3) **Converging care and coverage** into a single digital offer, to target non-insured patients and offer services not accumulated with insurance/subsystems to insured patients to start a **disintermediation** process from insurance companies, (4) fixed and predictable revenues stream in the mature phase of CUF Digital.

VALUE ADDED FOR PATIENTS | (1) Access to **reduced prices** on medical services for individuals with **scheduling, mobility or transportation** imitations, (2) economic health plan option for individuals with no financial capacity to own a health insurance plan

PLANO CUF + DIGITAL | CUF launched Plano +CUF in 2020, a personal health plan with one to two included consultations and access to reduced prices across all CUF units. This health plan is in line with market digital membership health plans across two main dimensions: (1) **flat payment** on a fixed basis and (2) **continuous care engagement** across different health units fostering patient loyalty. Digital plans should be in line with the existing product offer, so the team advises CUF to offer a health plan with similar characteristics, tailored around services of CUF Digital available on the platform

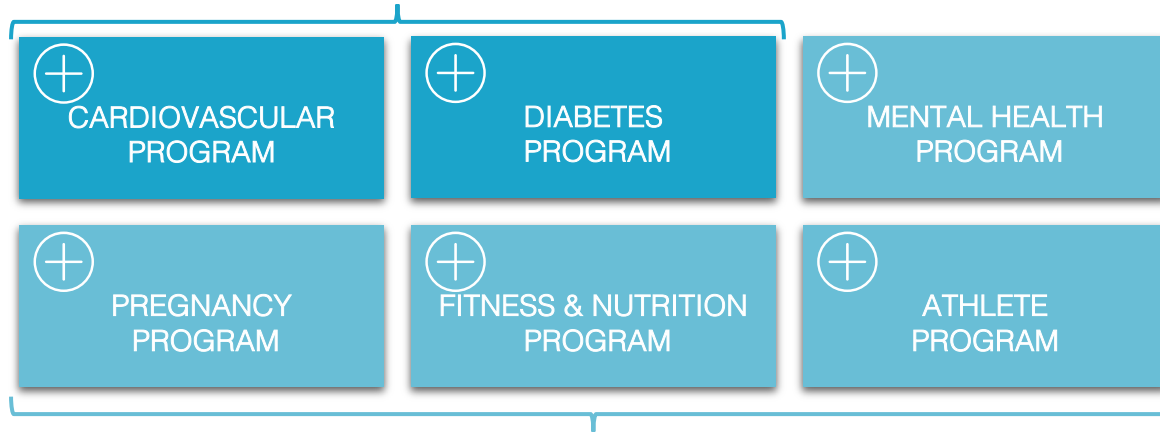
CUF Programs will introduce unprecedented personalization levels in Portuguese care delivery, improving CUF specific target groups' continuity within the spectrum of medical services, fitness and wellness

RECOMMENDATIONS | CONTINUOUS CARE DIMENSION | SPECIFIC CONDITION PLAN

SPECIFIC CONDITION CONTINUOUS CARE HYPOTHESIS | CUF PROGRAM

CUF PROGRAMS | The team recommends CUF to offer health programmes for **chronic diseases management** and lifestyle conditions, including personal coaching, individual health plans, goal-tracking and medical tools to ease self-monitoring. CUF programmes will promote healthier life in order to **prevent, halt or reverse** lifestyle related conditions, such as diabetes, cardiovascular disease, mental health conditions, etc.

1. Design 2 prototypes of scalable chronic plans to test patient interest in CUF Program options, as well as operational and financial feasibility



2. Expand and course-correct the offer according to patient feedback and to the evolution of CUF Digital as a healthcare ecosystem

RATIONALE

DEMAND | According to the team's survey, **39% of the respondents** are willing to pay extra for **continuous monitoring of specific conditions**¹

VALUE ADDED FOR CUF | (1) Promoting a **long-term patient-CUF relationship** through a highly personalized health plan (2) Improving **clinical outcomes** due to close monitoring for detection of deterioration in patient's health status and due to **early diagnosis** enabled by a preventive and proactive health approach, (4) fixed and predictable revenues stream in the mature phase of CUF Digital, (5) active targeting of patient segments

VALUE ADDED FOR PATIENTS | (1) improved **proximity** and **continuity** within the healthcare ecosystem across the spectrum of medical, fitness, wellness and diet services, (2) increased level of care **personalization** for patients with ongoing need for assistance and for health conscious individuals, (3) convergence towards a more **value-based care** system, (4) savings on urgent care and on search cost for fragmented care

By targeting chronic patients with cardiovascular conditions and diabetes, CUF can test the scalability and operational feasibility of providing increasing personalization to specific target groups

RECOMMENDATIONS | CONTINUOUS CARE DIMENSION | SPECIFIC CONDITION PLAN

	PROTOTYPE 1 CUF CARDIOVASCULAR PROGRAM	PROTOTYPE 2 CUF DIABETES PROGRAM	
TARGET	Patients suffering from cardiovascular diseases or with high risk factors associated with this chronic condition: high blood pressure, unhealthy cholesterol levels, excess weight, etc.	Diabetic patients or pre-diabetic patients intending to revert their health back to a non-pre-diabetic state	
HOW IT WORKS	<p>UNDERSTAND</p> <p>CUF team will get to know the patient to understand health history, genetics and lifestyle factors</p>	<p>PREVENT</p> <p>Patients receive a tailored health plan including customized recommendations on medication, nutrition, fitness and lifestyle adjustments</p>	<p>MONITOR</p> <p>Patients will be continuously monitored and supported through remote care tools and will have facilitated access to included appointment and exam scheduling</p>
SPECIFIC FEATURES	Cholesterol and Blood-Pressure Tracker The patient logs cholesterol and blood-pressure levels into CUF Digital, allowing doctors to detect early deterioration of health conditions through active prevention	Insulin Dosage Calculator Patients will be able to adjust insulin dose regimes with their doctor and determine mealtime insulin dosage to ease the daily monitoring and management of their condition	
PROTOTYPE RATIONALE	<p>Given an ageing population and high incidence of chronic diseases in Portugal, CUF can start by developing two programs targeting chronic patients. From a business opportunity point of view, by exploring a positioning in chronic disease management, CUF will be able to assess the financial and operational scalability of CUF programs. The offer can then be fine-tuned and expanded to target different patient groups.</p> <ul style="list-style-type: none"> • 43,1% of the Portuguese population suffers from hypertension¹ • Heart Diseases cause 29% of Portuguese Mortality² • 13,6% of Portuguese individuals aged 20-79 have diabetes³ • 200 new cases are diagnosed daily¹ 		