

Study on Market Feasibility for Wellness in Home Healthcare

By

Sonal Gupta

*Dissertation submitted for the partial fulfillment of the
MBA Hospital and Health Management*

Academic year, 2014-2016



1, Prabhu Dayal Marg, Sanganer Airport
Jaipur-302029, Rajasthan
Ph: 0141 3924700, Fax: 3924738
Website: www.iihmr.edu.in

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Dr. Sonal Gupta** student of MBA Hospital and Health Management from The IIHMR University, Jaipur has undergone dissertation training at **Portea Medical, Bangalore** from **1st March, 2016 to 22nd May, 2016**.

The Candidate has successfully carried out the study designated to him during dissertation training and his approach to the study has been sincere, scientific and analytical. This training is in fulfillment of the course requirements.

I wish him all success in all future endeavors.

Col (Dr.) Ashok Kaushik (Dissertation guide)
Dean, Academics and Student Affairs
The IIHMR University, Jaipur

The certificate is awarded to

Dr. Sonal Gupta

In recognition of having successfully completed her
Internship in the department of

Wellness

and has successfully completed her Project on

A study on market feasibility for Wellness in Home healthcare

20th May, 2016

Portea Medical, Bangalore

She comes across as a committed, sincere & diligent person who has a
strong drive and zeal for learning

We wish her all the best for future endeavors

Reporting Manager



Ninad karandikar
Manager -Special Projects

Human Resources

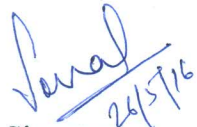


Barnali Roychowdhury
GM-HR

THE IIHMR UNIVERSITY, JAIPUR

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation titled **“A study on market feasibility for Wellness in home healthcare”** and submitted by **Dr. Sonal Gupta** Enrollment No. **IIHMR-U/MBA-HM/2014-2016/19-0223** under the supervision of **Col (Dr.) Ashok Kaushik** for award of MBA in Hospital and Health of the University carried out during the period from **1st March, 2016 to 22nd May, 2016** embodies my original work and has not formed the basis for the award of any degree, diploma associate ship, fellowship, titles in this or any other Institute or other similar institution of higher learning.


Signature

Index	Page No.
Introduction	5
Review of literature	5-8
Research objectives and question	9
Research methodology	10
Data analysis	11-29
Conclusion and Recommendations	30-32
References	33
Annexure	35

ACKNOWLEDGEMENT

A dissertation project is a golden opportunity for learning and self development. This report is the result of three months of training whereby I have been accompanied and supported by many people. It is a pleasant aspect that I now have the opportunity to express my gratitude for all of them.

I am fortunate to convey my heartfelt thanks and regard to Mr. Ninad Karandikar (Product Manager-Wellness) for granting me the enviable honor and rare privilege to do this project in Portea Medical and the opportunity to interact with many resourceful people during the study period.

With immense pleasure I express my gratitude and respectful regard to all staff members of Marketing, Quality, Operations and Re-engagement for their invaluable help during my project.

The acknowledgement would be incomplete if I don't mention my friends and all my colleagues who helped me throughout the project.

My sincere thanks to my guide Col Dr. Ashok Kaushik (Dean Academics and Student Affairs), his eye for details and critical comments have helped me perk up my work to a great degree.

1. Introduction

Home Healthcare services are provided by healthcare professionals to patients at their own homes. These services are also called formal or skilled care services. Respiratory therapy, rehabilitation services, home infusion therapy, unskilled home care, telehealth, etc. are some major home Healthcare services provided. [2] The shift from conventional treatment to proactive monitoring is opening up new opportunities in the home Healthcare market.

“Wellness” term is generally used to mean a healthy balance of the mind, body and spirit that results in an overall feeling of well-being. It has been used in the context of alternative medicine since Halbert L. Dunn, M.D., began using the phrase high level wellness in the 1950s. [1] Wellness programs attempt to facilitate life improvements through recommending positive lifestyle changes. Wellness programs are often pursued by people seeking recovery from an illness or specific health condition or by those interested in improving their overall health.

As a result of advances in communication and medical technology, a lot of interventions that could earlier take place only in hospital settings are now becoming possible in the home environment.[4]. There is now a sizable population in India that needs and is willing to pay for these services. This makes it a viable business proposition for entrepreneurs and their investors. As this market grows, there is an increasing realization that profit streams can be huge and long-term, and lead to large returns on capital invested. [3] This study aims to identify the need of wellness and preventive medicine that can lead to better health outcomes and analyze the factors required for its integration in home healthcare setting.

2. Review of Literature

2.1 Home health care industry- Global Scenario

Home healthcare, also referred to as formal or skilled care, is the support and care services that healthcare professionals provide at the patient's own home.[2] These care services include respiratory therapy, home infusion therapy, rehabilitation services, telehealth, unskilled home care, and other services. The global home care and self care market has grown at a CAGR of

8.4% between 2009 and 2014. [7] During the past five years, industry growth in the US has been fostered by an aging population, the prevalence of chronic disease, growing physician acceptance of home care, medical advancements and a movement toward cost-efficient treatment options from public and private payers. [8] However, despite strong past growth, industry funding from government sources has come under intense pressure in recent year. In the next five years, Medicare and Medicaid reimbursement cuts will continue to seriously threaten the industry. Nevertheless, strong and steady revenue growth seems likely for the Home Care Providers industry in the next five years, as a result of an aging population and increasing interest in home healthcare.[8]

According to the Bureau of Labor Statistics, approximately 1.3 million additional jobs within the homecare field will be added through 2020. In fact, they report that those working in home health positions will see a 69 percent growth through 2020, while those in personal care aide positions will see a 70 percent growth. Compared to the 14 percent growth rate that all jobs on average are expected to have, the home care industry is expected to have a substantial increase in the coming years.

There are numerous reasons why the home care industry is seeing such accelerating growth, including:

Increase in need- Millions of people are reaching an age where they will need some sort of homecare, increasing the expanse of the industry. With so many people in need, the industry will respond by growing to accommodate the demand.

Affordability- Many people are realizing that home care is a much more affordable route to providing people with the assistance they need. This is especially true when compared with such things as assisted living facilities and nursing homes.

Aging in place- People are beginning to understand the importance of helping the elderly be able to age in place, or stay in their own home. This helps them maintain some independence, be happier, and be able to stay in their familiar surroundings. Home care is the option that allows them to do this.

Convenience- Rather than taking the elderly or sick out of the home for appointments the homecare industry can bring many of those to the person. This provides a convenient route to getting people the assistance they need.

2.2 Home health care industry – Indian market

India has the second largest geriatric population in the world. According to a United Nations Population Fund report, the number of people age 60 and over in India will increase from 100 million in 2011 to 300 million by 2050; this means one in five Indians will be above the age of 60. Of the 300 million over-60s, 200 million are likely to be suffering from chronic ailments. Already, non-communicable diseases including cardiovascular diseases, diabetes, chronic obstructive pulmonary disease and cancer cause around 50% of all deaths in India

According to Accel Partners report, the home health care market in India, currently estimated to be a \$2 billion to \$4 billion-a-year opportunity, is driven by an aging population, the increasing prevalence of chronic diseases and the need for better quality post-operative and primary care.

In India, Portea medical, a pioneer in home health care provides doctors, nurses and physiotherapists who have passed rigorous hiring standards along with trained attendants for the old and sick who have difficulty moving around.[10] Portea works with hospitals, insurance companies and individuals. The company has five tier-I corporate hospitals as partners, a network of referring physicians and handles around 2,000 home visits a month. Portea's procedures were developed in consultation with professionals in the US. Portea gets revenue from two streams - direct-to-consumer and business to business (B2B). In the former, it charges patients either for each visit or a flat annual fee. In the latter, mainly for geriatric and chronic patients, it charges an annual fee for customized services. B2B partners comprise hospitals and insurers. [11]

2.3 Wellness industry Overview:

With consumer demand for wellness services and products higher than ever, a landmark study released today by The Global Wellness Institute reveals that the global wellness market is now worth \$3.4 trillion, making it nearly three times larger than the \$1 trillion* worldwide pharmaceutical industry.

A similar study of a research firm SRI International confirms wellness as one of the world's largest and fastest-growing industries. To assess the size of the industry, SRI identified and evaluated ten major wellness sectors: alternative and complementary medicine; beauty and anti-aging; fitness and mind-body; healthy eating, nutrition and weight loss; preventative and personalized health; spa; thermal and mineral springs; wellness real estate; wellness tourism; and workplace wellness.

Wellness sectors seeing the most significant growth in 2015 are:

- Healthy eating, nutrition and weight loss (108 percent increase to \$276.5 billion)
- Preventative and personalized health (78 percent increase to \$243 billion)
- Complementary and alternative medicine (65 percent increase to \$113 billion)
- Beauty and anti-aging (51 percent increase to \$679 billion)

The research reflects a seismic shift in both personal behavior and government policy worldwide. It states that the industry is at a pivotal movement where people worldwide are taking steps to change the way they live, work, and play, while at the same time governments are finally recognizing the value of investing in prevention to lower healthcare costs. The study confirms that the wellness industry can play a critical role in leading efforts in ensuring that people worldwide have access to the best services, products, and information that promote health and well-being.

2.4 Wellness associated with Home Health Care-

The various lifestyles we lead today often threaten our long-term health. Habits and behaviors such as poor diet, smoking, and lack of exercise are among the common factors that bring an individual to high risks of premature death or getting ill. [12] Preventive healthcare thus provides many direct benefits to the individual. It only enhances our health outcomes by making us feel more energetic and active but also prevents from uncomfortable or painful symptoms.

In the light of the reviewed literature, this study aims at exploring the consumer insights and perceptions about wellness that can help to develop a holistic and comprehensive preventive health care initiative.

Problem Statement

According to the WHO reports chronic diseases (including cardiovascular and respiratory diseases, mental disorders, diabetes, and cancers) and injuries are the leading causes of death and disability in India—their burden will continue to increase during the next 25 years as a consequence of the rapidly ageing population. With home care currently focussing only on certain health conditions that include respiratory therapy, home infusion therapy, rehabilitation services, tele-health, etc; a *wellness initiative* is required that focuses on preventing chronic diseases within the eases of our home.

Rationale:

Home health care is the fastest growing sector in the health care industry, with an anticipated growth of 66 percent over the next 10 years and with over 7 million patients served each year. [5] With the increasing acuteness of care provided in home health care and the increasing number of frail elderly that make up this patient population, it is important to integrate wellness quotient to achieve service comprehensiveness as well as increased better health outcomes.

RESEARCH OVERVIEW- The research is divided into three verticals –

1. General awareness about wellness- Diet and Activity Tracking
2. Self Health Monitoring
3. Disease Management

RESEARCH OBJECTIVES–

1. To explore the consumer insights and perception across all three verticals
2. To analyze the current trend across all three verticals
3. To understand the factors that can affect the frequency of exercising /activity to ensure fitness.
4. To evaluate pros and cons of different approaches available in market for tracking health and activity.

3. DATA COLLECTION & METHODOLOGY -

3.1 Data Collection:

Data collection is the process of gathering and measuring information on targeted variables in an established systematic fashion, which then enables one to answer relevant questions and evaluate outcomes.

The procedure followed is enumerated below:

METHODOLOGY:

3.2 Study Type –The study type is cross sectional descriptive. The research is divided into three verticals of –Activity and diet tracking, Self health monitoring and disease management

3.3 Sampling method – Convenient sampling. With the sample size of 100 in each city, a survey was conducted to understand the consumer insights across all three verticals

3.4 Study Participants: The research has been conducted in Bangalore, Mumbai and Delhi. Respondents were in the age group of late 20s to 50s, both males and females, from urban background majorly the existing customers of Portea. People from various professional and corporate backgrounds were interviewed to gather insights.

3.5 Study Technique – Administration of primary questionnaire with few common questions and three subsets catering to the three verticals – activity and diet tracking, self-health monitoring and disease management.

In depth interview of 15 people for 25-30 minutes each, to understand the factors that can affect the frequency of exercising /activity to ensure fitness & also the pros and cons of the fitness avenues they subscribe to (fitness avenues eg. Yoga, gym, zumba, swimming etc)

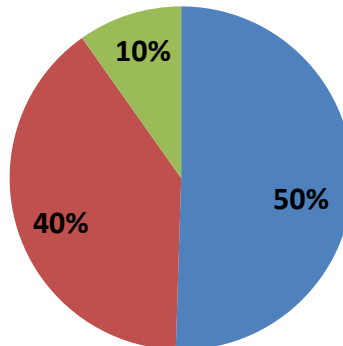
3.6 Data analysis – Done with the aid of MS-Excel sheets. The data was entered in sheets and then analyzed with the help of graphs.

3.7 Ethical Considerations- The confidentiality of the data given by respondents was maintained.

4. DATA ANALYSIS –General Awareness about Healthy lifestyle: **Diet and activity tracking**

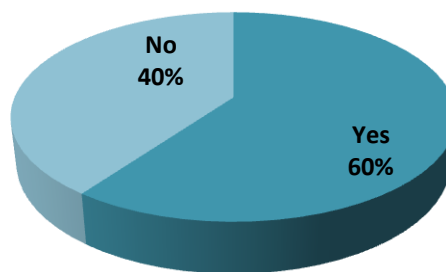
What will contribute most to you leading a long and healthy life?

■ Eating the right food/diet ■ Regular Exercise ■ Regular Health Monitoring



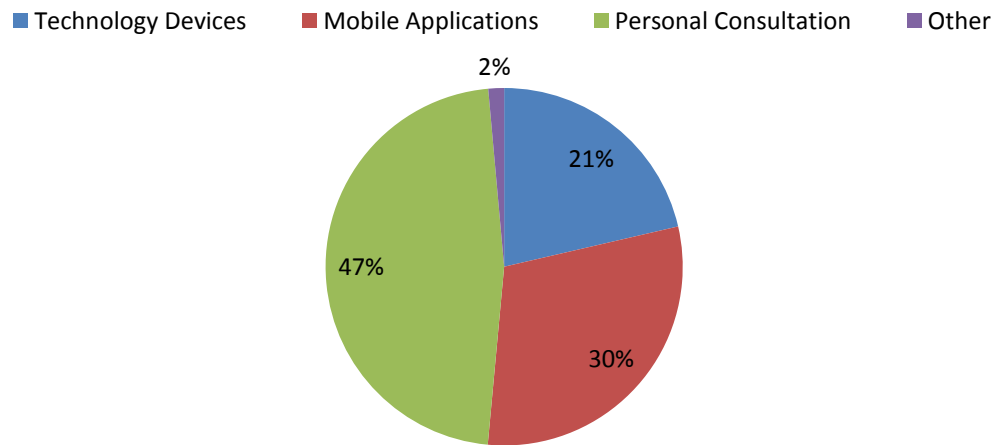
Inference: 50% of the respondents confirmed that Eating right food and 40% of respondents believed that regular exercise contribute to a long and healthy life.

Do you feel drops in your energy level throughout day?



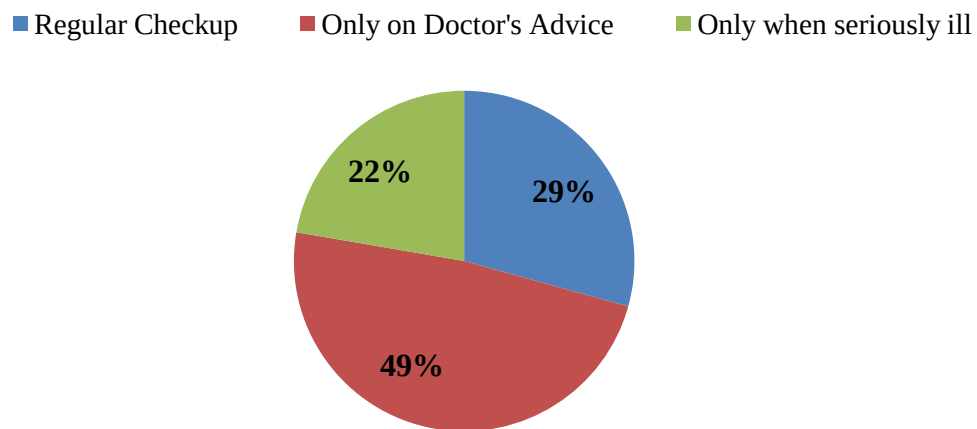
60% of the respondents feel drop in their energy levels throughout the day reflecting the need of proper diet monitoring.

Best way to keep track of daily activities and diet



Inference: 47% of the respondents believed that personal consultation is the best way to keep track of daily activities and diet.

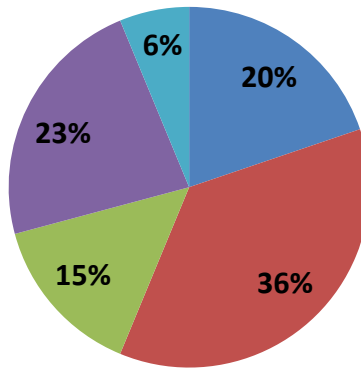
Health Monitoring Tendencies



Inference: 49% of the respondents believed that only on Doctor's advice health monitoring is done.

Best way to avoid Health Issues

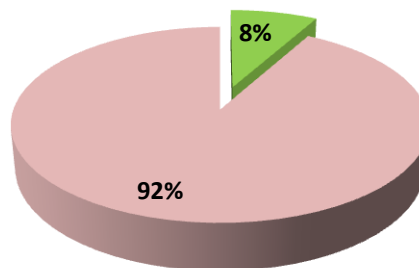
- Regular checkups
- Eating Healthy Food
- Quick Diagnosis
- Exercising/Fitness Work
- Health Insurance



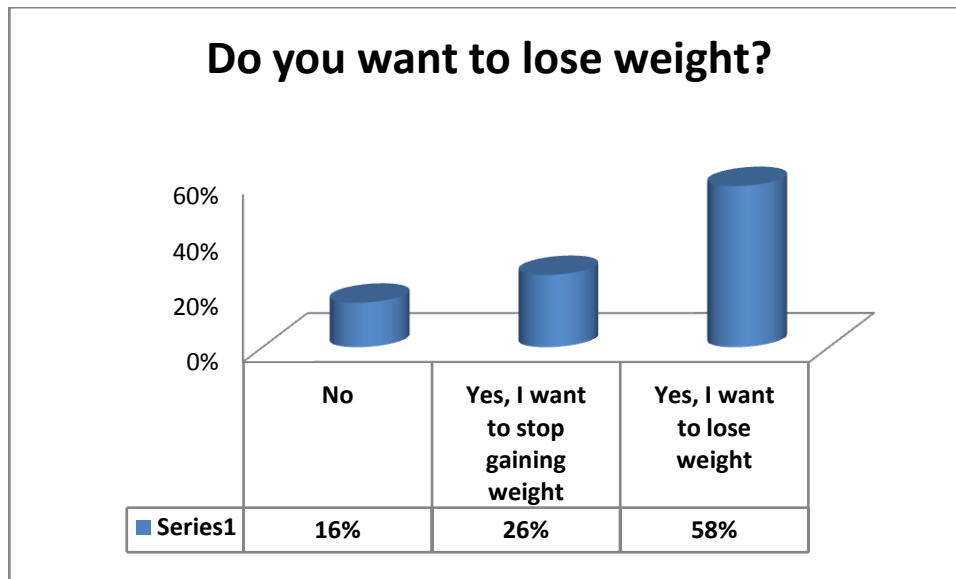
Inference: Eating healthy food and exercising were identified as two major factors that can avoid any health issues.

Are you following a special Diet to be healthy?

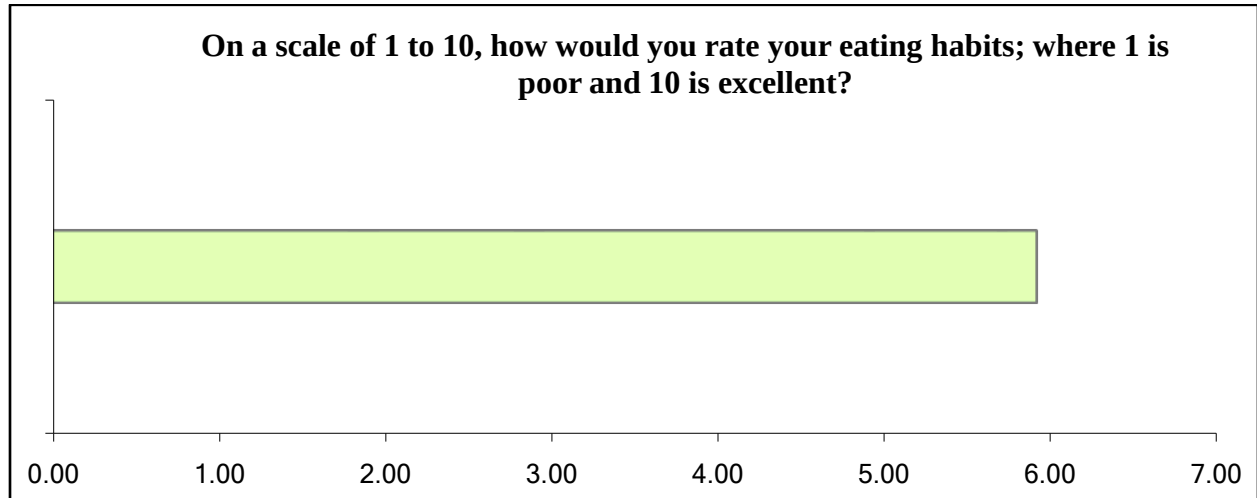
- Yes
- No



Inference: More than 90% of the respondents don't follow any special diet to be healthy.

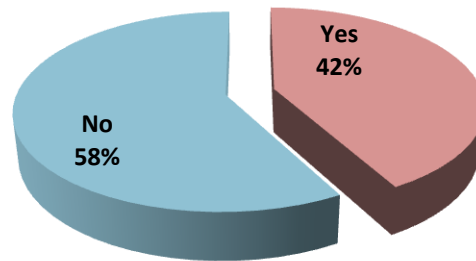


Inference: More than 50% of the respondents aim to lose weight.



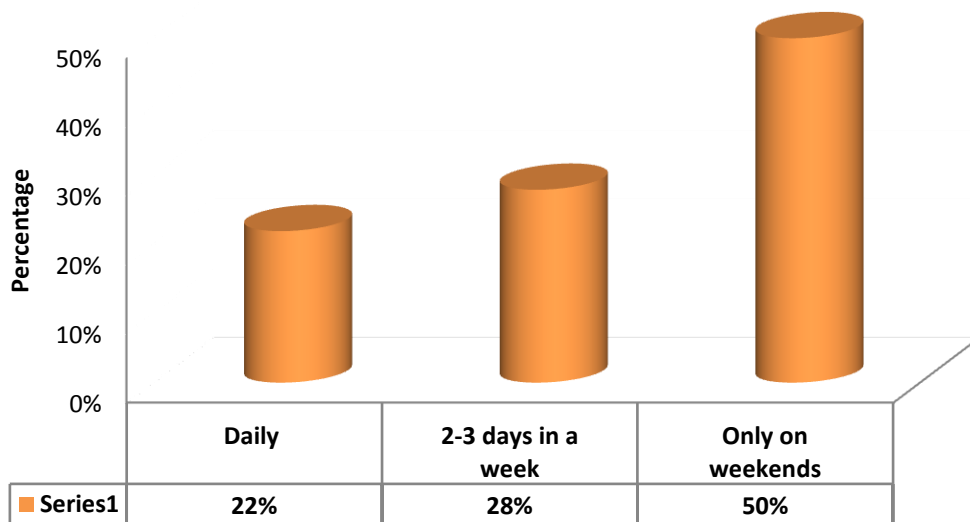
Inference: Maximum respondents rated their eating habits as 5 or 6 when asked on a scale of 1-10. The mean score therefore was calculated as **5.92**.

Do you currently Exercise?

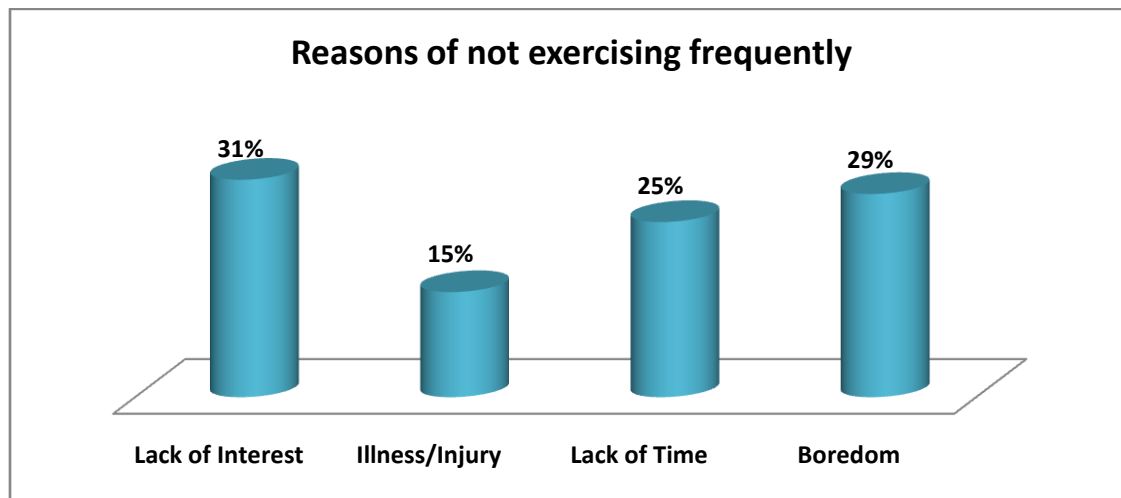


Inference: More than 50% of the respondents follow a definite exercise regime to stay healthy.

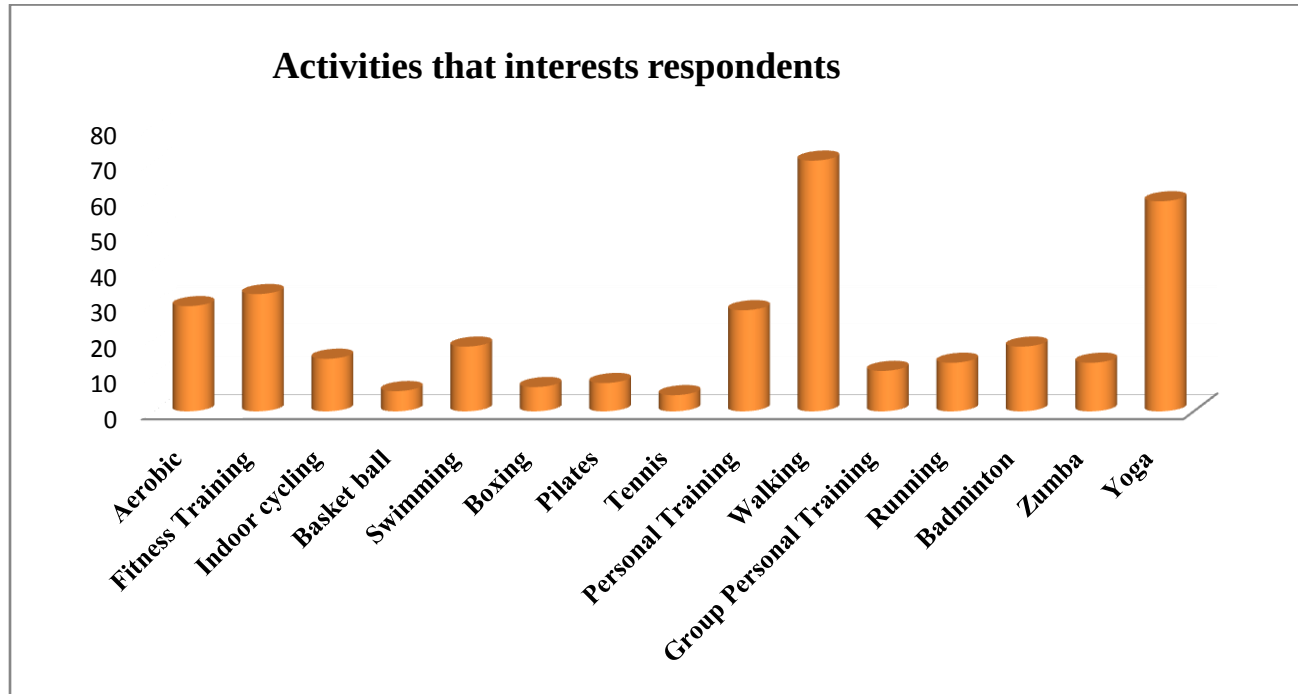
How frequently do you exercise?



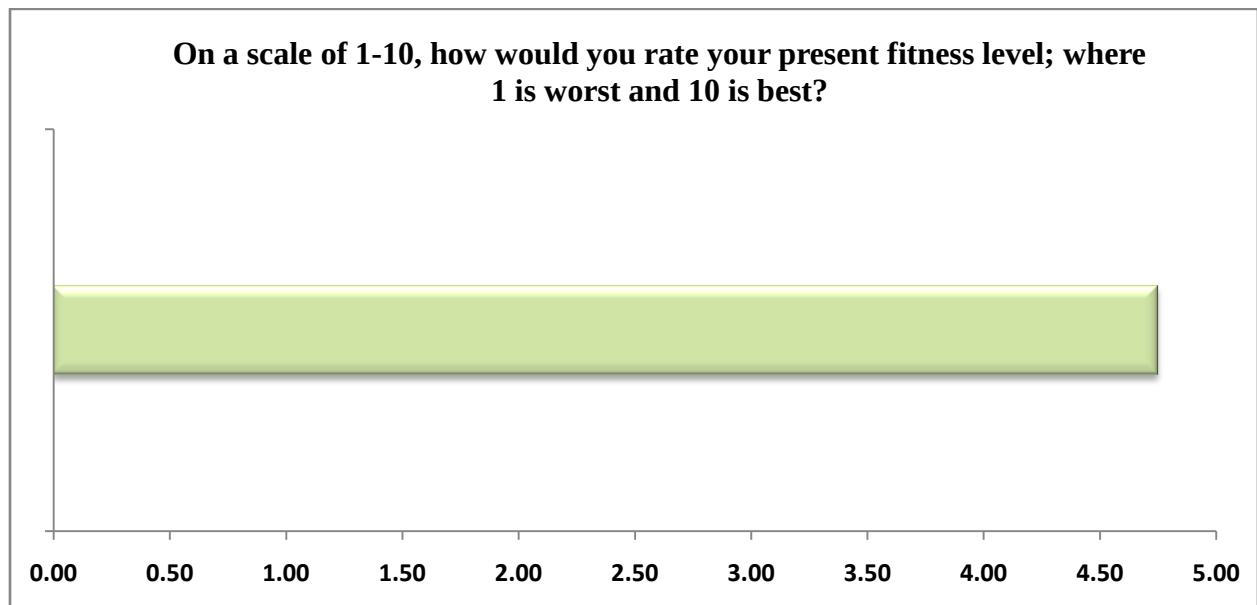
Inference: Only 22% of the respondents exercise daily, rest 78% does not have a fixed workout routine.



Inference: The two major reasons of not exercising frequently were lack of interest (31%) and boredom (29%)

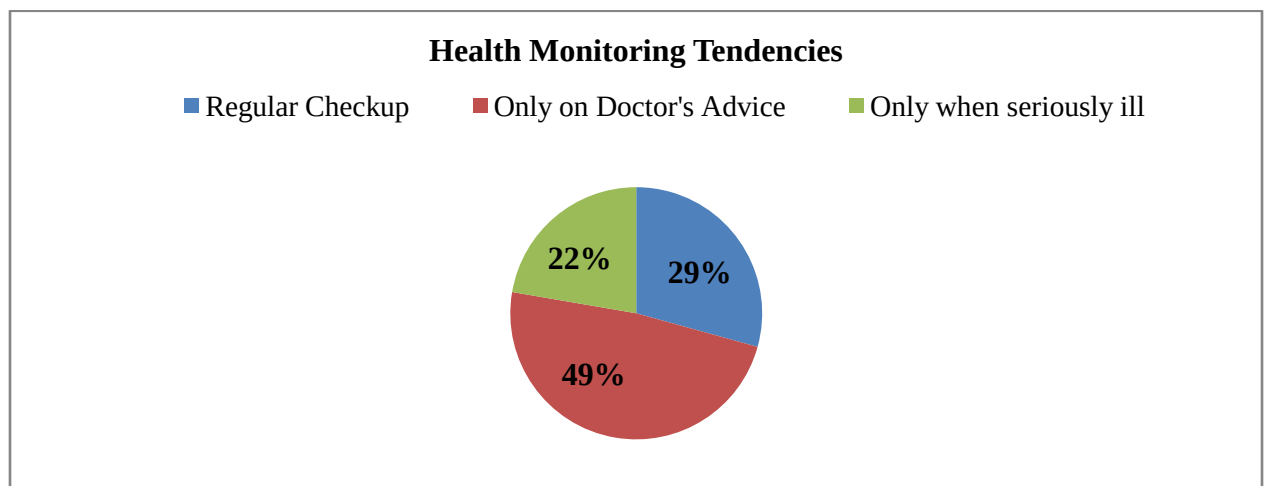


Inference: the activities that majorly interest the respondents were walking, yoga and fitness training.



Inference: Maximum respondents rated their fitness habits as 4 or 5 when asked on a scale of 1-10. The mean score therefore was calculated as **4.45**

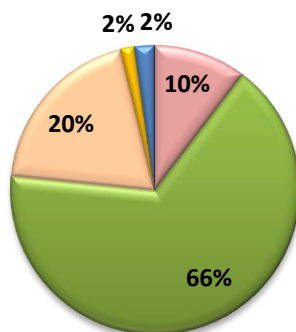
Self Health monitoring



Inference: Health monitoring tendencies were only observed on Doctor's advice

Openness Towards Using healthcare technology/apps for Health monitoring

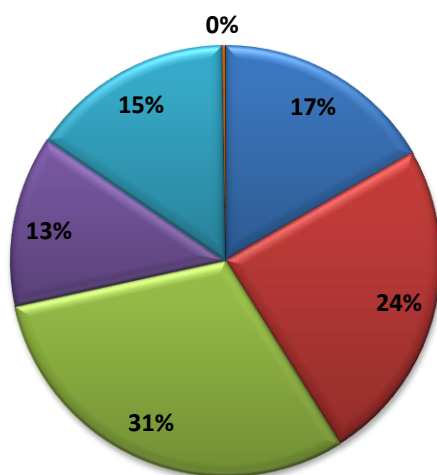
Strongly Agree Agree Neither Agree nor Disagree Disagree Strongly Disagree



Inference: 66% of the respondents **agreed** to use healthcare technology for health monitoring

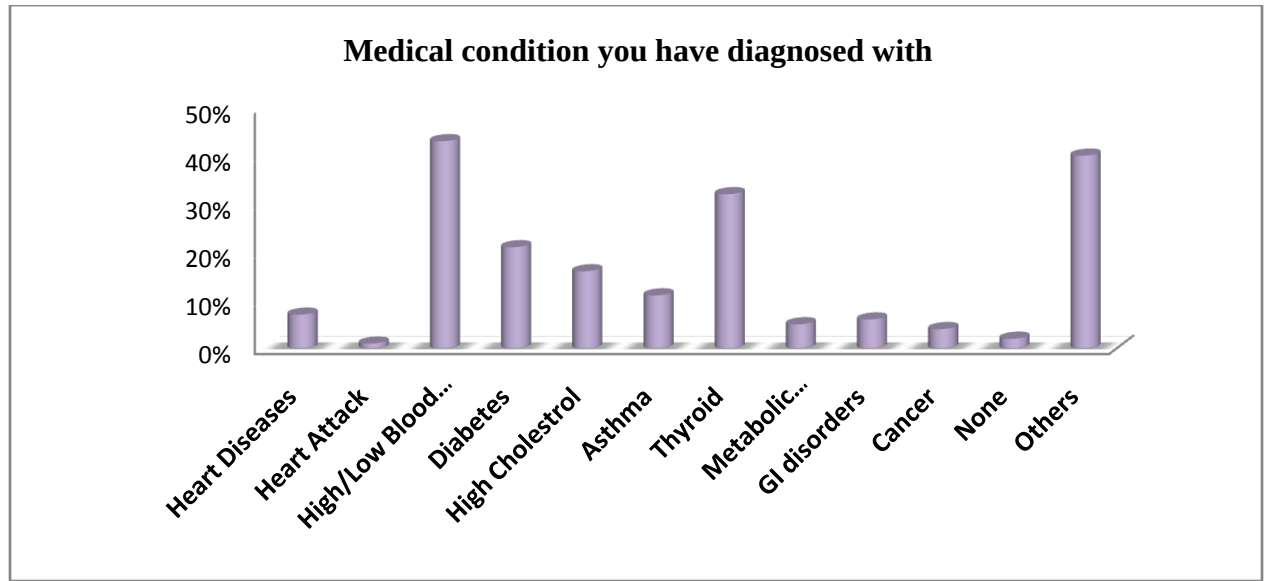
Concerns Regarding use of technology in Self-health monitoring

Intrusive Complicated to use Accuracy Portability Costs Other

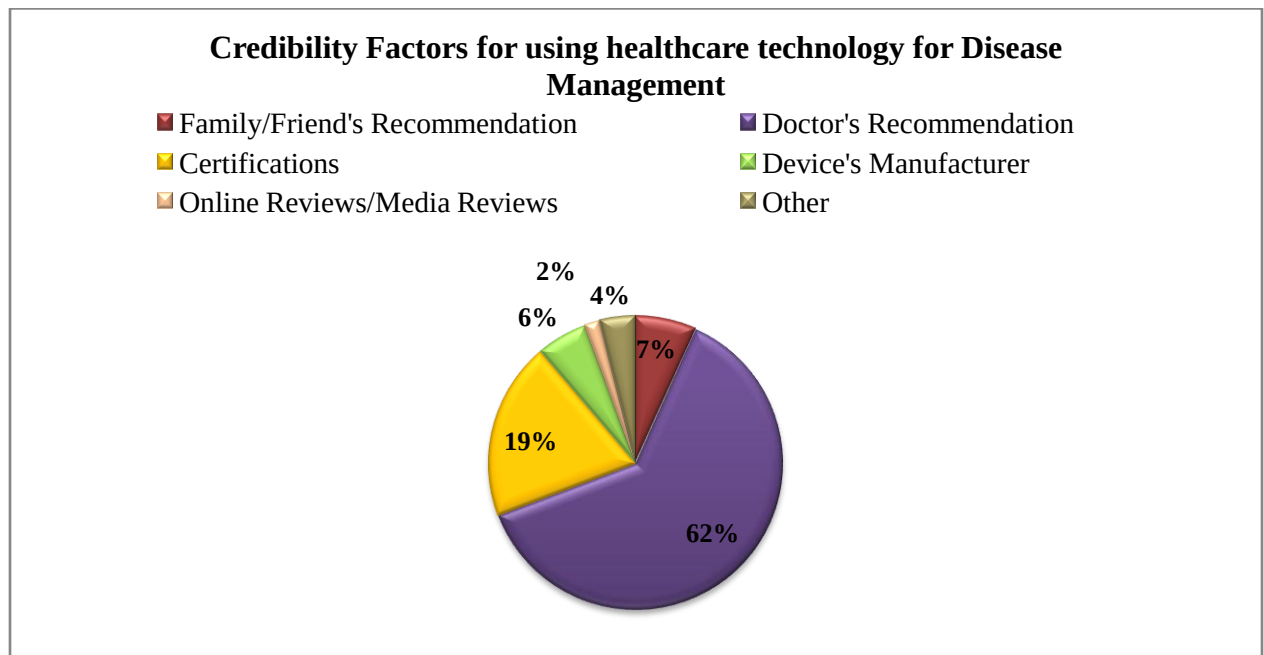


Inference: The major concerns which the respondents have in using technology in self health monitoring are accuracy doubts (32%) and they are complicated to use (24%)

Disease Management



Inference: The major health conditions respondents are diagnosed with are blood pressure, thyroid and diabetes. Others include bone related disorders and neurological concerns



Inference: 62% of the respondents only rely on doctor's recommendation for disease management.

4.1 Qualitative analysis of Interviews: The outcome of the interviews has been to form the basis of designing Portea’s wellness offering & positioning amidst a populated online health and fitness market.

Research Insights-

3 distinct categories came up from this research that formed the bulk of the target segment– **the fit (10%), the moderately fit (60%) and the unfit (30%)**. (The outliers (underweight/super fit/very unfit) and those with medical issues have been left out of the survey because their needs are more specialized and complex)

The general factors that affect fitness levels were identified and in depth interviews of the respondents were recorded to give following insights:

Men	FIT	MODERATELY FIT	UNFIT
MOTIVATION	Not working out makes me feel dull	1. Feeling good about myself 2. Can work all day without tiring	3. Feeling good about myself
TRIGGER	1. Guilt from eating unhealthy and work pressure	2. Guilt from eating unhealthy	3. Guilt from eating unhealthy 4. Feeling depressed or lonely
BENEFIT	1. Having fun with the activity and appreciation by peers	2. Having fun with that activity 3. Being able to wear the latest	4. Having fun with that activity 5. Looking great and

		fashion trends	feeling confident
HEALTH GOALS	1. Higher stamina	4. Higher stamina	7. Higher stamina
	2. Body strength	5. Body strength	8. Body strength
	3. Higher immunity	6. Higher immunity	9. Weight loss
BARRIERS	1. Erratic schedules	4. Erratic schedules	7. Eating/drinking->unfit->demotivated cycle
	2. Boredom	5. Eating/drinking->unfit->demotivated cycle	8. Erratic schedules
	3. Eating/drinking->unfit->demotivated cycle	6. Laziness	9. Laziness
SUPPORT GROUP	1. To meet new people	3. For motivation to perform better	5. For the company during the actual activity
	2. To discuss fitness hacks/progress	4. For the company during the actual activity	6. For motivation to perform better
DIET	1. Health supplements	3. Incorporate nutrients into diet	5. Addicted to taste
	2. Healthier alternatives	4. Eat light (soups/salads)	6. Try to regulate meal portions

Women	FIT	MODERATELY FIT	UNFIT
MOTIVATION	1. Feeling and staying attractive	2. Feeling less insecure about my body 3. Can work all day without tiring	4. Feeling good about myself
TRIGGER	1. Guilt from eating unhealthy	2. Guilt from eating unhealthy 3. Feeling depressed or lonely	4. Guilt from eating unhealthy 5. Feeling depressed or lonely
BENEFIT	1. Being able to wear the latest fashion trends	2. Looking great and feeling confident 3. Having fun with that activity	4. Looking great and feeling confident 5. Having fun with that activity
HEALTH GOALS	1. Weight loss 2. Agility	3. Higher stamina 4. Higher immunity 5. Weight loss	6. Higher stamina 7. Weight loss 8. Higher immunity

BARRIERS	1. Erratic schedules	3. Laziness	6. Erratic schedules
	2. Travelling job	4. Erratic schedules	7. Laziness
		5. Eating/drinking->unfit->demotivated cycle	8. Eating/drinking->unfit->demotivated cycle
SUPPORT GROUP	1. For the company during the actual activity	3. For motivation to perform better	5. For motivation to perform better
	2. To meet new people	4. For the company during the actual activity	6. For the company during the actual activity
DIET	1. Stay off fatty and processed products	2. Incorporate nutrients into diet	4. Addicted to taste
		3. Eat multiple smaller meals	5. Try to regulate meal portions

There are 6 categories in which fitness options were classified namely Tech based devices, Fitness centre hopping, App based companies, In house personal trainers, Device- service companies and App-service companies.

In the light of the interviews conducted, the pros and cons of the various fitness avenues which were subscribed are:

Name	Category	Pros	Cons	Gap
Fitbit	Tech based device	➤ It is considered very cool and sporty, so people want to wear it all the time. ➤ It has long battery life ➤ The analysis reports helps users keep a track of their health ➤ People really like the look and design of Fitbit especially in the black color.	➤ Users do not understand the remedial measures to see effective results at the earliest ➤ Wearing it because Fitbit is more of a style quotient.	Absence of remedial measures to improve health after wearing it.
Classverse	Fitness centre hopping	➤ A very unique business model where the user pays a monthly fee to Classverve and can take a class their different partner centers every day. These partners include gyms, kick boxing, zumba, aerobics etc ➤ Complete autonomy and control over the trial options available.	➤ People are looking for a trial but just for a fortnight or a month so the customer life cycle is really short	This concept is a blue ocean in the industry but the sustainability of the business is still in doubt

Track my beat	App based	➤ It is a good mix of product and service offering where the product is dominant and is really effective in monitoring daily activity. ➤ The reports and data analytics given by the device is relevant to the user and gives out key information which can help the user keep a track of fitness levels	➤ There devices are very old fashioned which does not catch much attraction towards youth ➤ Consultation is very basic and there is no regular tracking to ensure maintenance of fitness levels.	Absence of time to time guidance/coaching with regular tracking to ensure fitness levels are maintained
Urban pro	In house personal trainer	➤ Companies like these are market aggregators and provide all sorts of fitness trainers at the user's convenience ➤ It is hassle free, the user can just book an appointment on a click ➤ The users can switch the trainer if they are not comfortable or	➤ lack of flexibility of rescheduling becomes an issue and users end up on cancelling a lot of sessions ➤ Expensive as compared to fitness trainers, also the user has to invest money in buying the all sorts of	Inexpensive and flexible options.

		satisfied	equipment needed	
Healthifyme		➤ service allows user to set their fitness goal, track and measure daily progress and get constant guidance from experts ➤ Also, the users can enter the exercise they did and the duration, the app will automatically subtract the calories burnt from the calorie meter	This service lacks is a physical device to track progress.	People are looking for a service exactly like this where they can understand data in the way they understand, calories intake and burnt

4.2 Results:

- People across all age groups are conscious about their health. They are indulging in some physical activity to stay fit.
- The popular physical activities are exercising, walking, jogging and sports
- However, most people are satisfied with their health levels. Common desires include eating better food/diet and sleeping better.
- Top priority to maintain a healthy lifestyle is eating the right food/regular exercise. Self-health monitoring is not the priority.
- Health monitoring is done either on doctor's advice or when people are seriously ill or not on a regular basis.
- 3 distinct categories came up from this research that formed the bulk of the target segment– **the fit (10%), the moderately fit (60%) and the unfit (30%)**.
- The gaps that exist in the industry for the Fit category are:
 1. Don't always find motivated and adequately pro-level partners to exercise with
 2. Activities get boring and variety is lacking
 3. Work pressure reduces motivation to exercise
- The gaps that exist for moderately fit category are:
 1. Space constraints mean cycling, running etc. is impossible
 2. Mismatch of schedules
 3. Need guides for new activities (eg. trekking/marathon)
 4. Reach a plateau with exercise routines
- The gaps that exist according to unfit category are:
 1. Most apps are self-motivated and they feel that their small wins are not celebrated
 2. Flexibility is less and a custom approach is preferred
 3. Diet fads don't seem to have much impact
- The major players in the market with the similar offering can be categorized as following:
 1. Apps & devices
 2. Diet plan focused
 3. Market aggregators

5. CONCLUSION

Based on the results and findings of the research, it can be iterated that consumers are fully aware of the benefits achieved by practicing healthy lifestyle and are indulged in some activities like diet tracking or exercising to stay fit and healthy.

The study also stated that with home care currently focusing only on certain health conditions that include respiratory therapy, home infusion therapy, rehabilitation services, tele-health, etc; a *wellness initiative* is required that focuses on preventing chronic diseases within the eases of our home.

With the similar view point the researcher evaluated different approaches currently available in the market to track health and activity that can help to build an end to end Wellness offering in context to preventive health care.

6. RECOMMENDATIONS –

1) An end to end, community – led Wellness product offering

The research study revealed 3 distinct categories that formed the bulk of the target segment– **the fit (10%), the moderately fit (60%) and the unfit (30%).**

With home care currently focusing only on the unfit category, the **decision maker** while purchasing a Portea offering largely belongs to the first and second category, meaning it doesn't offer a great deal of targeted, long-term services to this target segment. This product offering is proposed assimilating all the research findings to ensure a comprehensive and holistic product positioning amongst the populated health and fitness market.

Product overview:

- ✓ Technology based product back-bone making it easy to scale, monitor and execute
- ✓ Covers a broader base of customers as according to the study results, 70% of the consumer's lies in fit to moderately fit health category.
- ✓ Completes Portea's offerings to create a consumer-centered healthcare brand
- ✓ Possibly the segment which fast tracks Portea's consumer acquisition story

Consumer Segments:

The Fit Category-20-45 yrs, Students & Professionals and are extremely Self-Disciplined

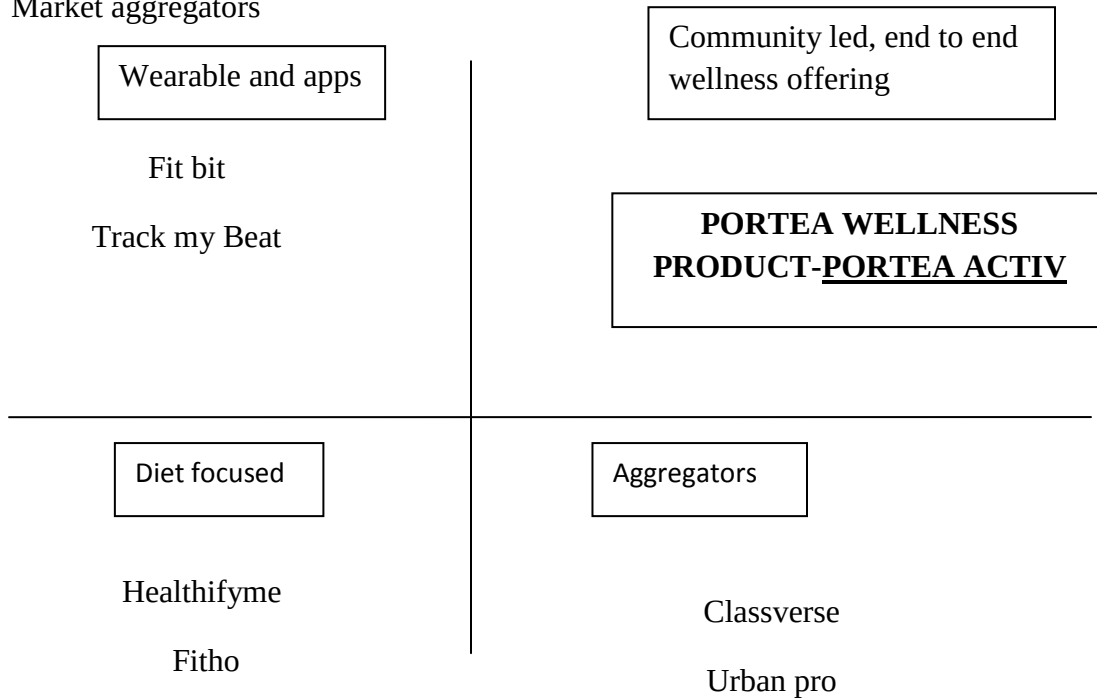
The Moderately Fit -25-50 yrs, Mid-to-senior level professionals, housewives, business community .They are health conscious and have a strong desire to maintain balance in life.

The Unfit Category -30-55 yrs, Unused to exercise and staying fit doesn't come naturally This category have stamina problems and possible disease conditions

Product Positioning

The major players in the market with the similar offering can be categorized as following:

1. Apps & devices
2. Diet plan focused
3. Market aggregators



Product concept and working: PORTEA ACTIV

Portea ACTIV will provide a personal Wellness plan that will help the customer to get started with the Weight Loss/gain Efforts almost immediately. It will comprise of three subsets:

ACTIV Plan- A personalized wellness plan which will include both diet plan and fitness plan based on the answers to a set of questions prepared by our experts.

ACTIV Ecosystem-More than 100 ways to execute your plan by subscribing with different food and fitness partners that deliver wellness as per convenience without precipitating boredom.

Ecosystem working: ACTIV Ecosystem is created keeping users health & fitness in mind, it has different food and fitness partners.

Our partners' are-

- Jiyo Natural-Customers can choose between Ready to Eat for 5 days priced at 549 and Ready to Cook.Meal (Lunch & Dinner) which has 7 day meals i.e: 7 lunch options and 7 dinner options is priced at 999 for the customer and Snacks (Breakfast & Snacks) which has 7 day options again is priced at 649
- Healthyworld- Customers can choose between different products like Green tea, Organic brown rice, flour etc which will be priced at 10% discount.
- BYG- Customers can choose for fitness subscription between three options:-1)10 sessions at Rs 1199 with unlimited validity. 2) Unlimited sessions for one month at Rs 1799.
- Oyofit- Customers can subscribe for unlimited sessions for Rs 1799 with one month validity.

ACTIV Monitor-The progress will be monitored through regular follow up and powerful insights ensuring the customer to stay healthy and fit always.

Key differentiators of the product:

End-to-end service: By understanding the background and preferences of the customer, a customized plan is given coupled with 100 ways to execute it to help in achieving desired health results.

The Intelligent Pricing differentiating us from competition: Providing what is intangible for free and charging for only something that is tangible (can be seen, consumed)

Not just fit, making you medically fit: Linking back wellness with any medical conditions and ensuring not just fitness.

7. References

1. John TJ, Dandona L, Sharma VP, Kakkar M. Continuing challenge of infectious diseases in India. *Lancet* 2011; published online Jan 12.DOI:10.1016/S0140-6736(10)61265-2
2. Dales RE, Burnett R, Zwanenburg H. Adverse health effects among adults exposed to home dampness and molds. *Am Rev Respir Dis* 1991; 143: 505-509.
3. Dales RE, Zwanenburg H, Burnett R, et al. Respiratory health effects of home dampness and molds among Canadian children. *Am J Epidemiol* 1991; 134: 196-203.
4. The healthy homes initiative: A preliminary plan. Washington, DC: Department of Housing and Urban Development, Office of Lead Hazard Control; 1999. Available at: www.hud.gov/offices/lead/library/hhi/HHIFull.pdf. Accessed April 18, 2008.
5. Dowd MD. Childhood injury prevention at home and play. *Curr Opin Pediatr* 1999; 11: 578-582.
6. Jacob B, Ritz B, Gehring U, et al. Indoor exposure to molds and allergic sensitization. *Environ Health Perspect* 2002; 110: 647-653.
7. Leaderer BP, Belanger K, Triche E, et al. Dust mite, cockroach, cat, and dog allergen concentrations in homes of asthmatic children in the northeastern United States: Impact of socioeconomic factors and population density. *Environ Health Perspect* 2002; 110: 419-425.
8. Litonjua AA, Carey VJ, Burge HA, et al. Exposure to cockroach allergen in the home is associated with incident doctor-diagnosed asthma and recurrent wheezing. *J Allergy Clin Immunol* 2001; 107: 41-47.
9. Matte TD, Jacobs DE. Housing and health: Current issues and implications for research and programs. *J Urban Health* 2000; 77: 7-25.
10. Klitzman S, Caravanos J, Deitcher D, et al. Prevalence and predictors of residential health hazards: A Pilot Study. *J Occup Environ Hyg* 2005; 2: 293-301.

11. Danzig LE, Short LJ, Collins K, et al. Bloodstream infections associated with a needleless intravenous infusion system in patients receiving home infusion therapy. *JAMA* 1995; 273: 1862-1864.

12. Do AN, Ray B, Banerjee S, et al. Bloodstream infection associated with needleless device use and the importance of infection-control practices in the home health care setting. *J Infect Dis* 1999; 179: 442-448.

8. ANNEXURE: Survey questionnaire

Q 1) What will contribute most to you leading a long and healthy life?					
Q 2) Do you feel energy drop out throughout your day?					
Q 3) Best way to keep track of daily activities and diet?					
Q 4) When do you monitor your health?					
Q 5) What is the best way to avoid health issues?					
Q 6) Are you following a special diet to be healthy?					
Q 7) Do you want to lose weight?					
Q 8) On a scale of 1-10 rate your eating habits					
Q 9) Do you currently exercise?					
Q 10) How frequently do you exercise?					
Q 11) What are the main reasons of not exercising frequently/?					
Q12) What exercise type do you prefer?					
Q13) On a scale of 1-10 rate your present fitness.					

Q14) Openness towards using healthcare technology apps					
Q15) What are the concerns regarding use of technology in self health monitoring?					
Q16) What are the medical conditions you are diagnosed with?					
Q17) What are the credibility factors of using technology in disease management?					