

**A Study on Designing a Marketing Mix for Wellness Products**

**Internship Training  
at  
Jainam Wellness, Ltd, Mumbai**

**By  
Rujuta Sanap**

**Under the guidance of  
Dr. Suresh Joshi**

**Post Graduate Diploma in Hospital & Health Management  
2012–14**

 **IIHMR UNIVERSITY**  
**Institute of Health Management Research**  
**Jaipur**  
**2014**

**INSTITUTE OF HEALTH  
MANAGEMENT RESEARCH**

1, Prabhu Dayal Marg  
Sanganer Airport, JAIPUR - 302 011, INDIA

Tel. : 3924700, 2791431-32

Fax : 91-141-3924738

E-mail : [iihmr@iihmr.org](mailto:iihmr@iihmr.org)

URL : <http://www.iihmr.org>

Gram : HEALTHINST

**TO WHOMSOEVER MAY CONCERN**

This is to certify that *Dr.Rujuta Sanap* student of post Graduate Diploma in Hospital and Health Management (PGDHM) from Institute of Health Management Research, Jaipur has undergone internship training at Jainam Wellness Ltd from *February 3,2014 to May 3,2014*.

The candidate has successfully carried out the study designated to her during internship training and her approach to the study has been sincere, scientific and analytical.

The internship is in fulfillment of the course requirements.

I wish her all success in all her future endeavors.



Dr.Ashok Kaushik

Dean, Academics and Student Affairs



Dr.Suresh Joshi

Professor

Date:- 05<sup>th</sup> May'14

**CERTIFICATE**

This Certificate is awarded to **Dr.Rujuta Sanap** in recognition of having successfully completed her Internship in the department of Project Management, Operations and Marketing and has successfully completed her Project on DEVELOPING A MARKETING MIX AND MARKETING STRATEGIES FOR HEALTH AND WELLNESS PRODUCTS.

*February 3, 2014 to May 3, 2014.*

Jainam Wellness Ltd, Mumbai

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

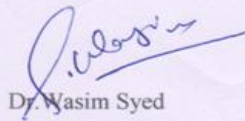
We wish her all the best for future endeavors.



Akshay J. Shah

Chief Executive officer

Jainam Wellness, Ltd



Dr. Wasim Syed

Training and Development

Sr.Healthcare Consultant

Jainam Wellness, Ltd



Ms. Sanju Pal

Zonal Head – Human Resources

HR-Admin

Jainam Wellness, Ltd

Jainam Wellness Ltd.

A/205, Sani Shopping Centre, Opp. Station, Jogeshwari West, Mumbai 400 102  
8080244144 Fax: 8080255233 contact@jainamhealth.com Web site: [www.planmyhealth.in](http://www.planmyhealth.in)  
Delhi | Kolkata | Bengaluru | Pune | Ahmedabad | Nasik | Indore | Chennai | Hyderabad



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Fax : 91-141-3924738

E-mail : [iihmr@iihmr.org](mailto:iihmr@iihmr.org)

URL : <http://www.iihmr.org>

Gram : HEALTHINST

**CERTIFICATE BY SCHOLAR**

This is to certify that the dissertation titled A study on designing a marketing mix for Wellness products and submitted by *Dr. Rujuta Sanap* Enrollment No. **IIHMR/PGDHM/2012-14/17-1368** Under the supervision of *Dr. Suresh Joshi* for award of Post Graduate Diploma in Hospital and Health Management of the Institute carried out during the period from **February 3, 2014** to **May 3, 2014** 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:



Date:

23<sup>rd</sup> May, 2014.

## ABSTRACT

**TITLE: A study on designing a marketing mix for wellness products.**

**NAME OF AUTHOR: Dr. Rujuta Sanap**

### BACKGROUND

In India, *traditional medicine* and *preventive practices* have always stressed on ‘a healthy mind in a healthy body’. Accordingly, Indian traditional practices of Ayurveda, yoga and meditation were aligned to deliver physical and internal well-being, mental peace and happiness. Wellness comprises the following five segments: **Healthcare, Cosmetic, Nutrition, Alternate therapy and Rejuvenation.**

In a country where the scholars and vaidyas conceptualized and defined the field of Ayurveda, wellness is a natural extension of the preventive approach. Consumer lifestyles along with growing influence of global trends are now changing the face of wellness and making wellness a part of a consumer’s everyday life.

While Indian players have forayed in the wellness industry, the potential still remains largely untapped. This is also attributable to the challenges that the players face, mainly due to the nascent stage of the industry. As the industry grows in an unorganized and uncoordinated fashion, these challenges become even more cumbersome.

## **OBJECTIVES**

### **GENERAL OBJECTIVE:**

To design a marketing mix for wellness products.

### **SPECIFIC OBJECTIVE:**

- To do internal environment scanning for wellness products via SWOT analysis
- To do external environment scanning for wellness products via Porter's model and PEST analysis
- To design a marketing mix for wellness products

### **METHODOLOGY**

To develop a marketing mix for wellness products, it is essential to understand the consumer needs and perceptions for wellness and preventive approach to healthcare. To assess the same, in depth interviews were conducted with key stakeholders in Mumbai. Daily interpretative analysis followed by coding of the responses is done based on themes. These responses helped to understand need and gave an insight on product features to be incorporated, price, and place to make it available and means of promotion that would be effective. Focused group discussion was done to scan the external and internal environment which gave insight on challenges of Service providers, Wellness Administration Company and the users.

### **RESULTS**

Marketing mix is prepared considering traditional 4 Ps of marketing: Product, Price, Place, and Promotion. Wellness products have differentiated market and

are Nichers in the industry. The product is at initial stage of product life cycle. The strategies used will involve multi segment marketing. Product will include alternate therapy options and focus on rejuvenation and preventive approach to healthcare. Promotion is to be done by advertisements, digital marketing and social media so that it reaches varied and large population.

## **CONCLUSION**

Strategies effective for the marketing of the wellness products are involving multiple brands to target distinct customer segments, providing consumers with options to induce trial , increasingly investing in consumer education and increasing the visibility of their wellness offerings, Social media and online presence to generate consumer awareness, Undertaking a number of measures to win customer trust and improve overall quality standards in the industry, Providing an increasing amount of information to customers in an attempt to earn their trust and Improving customer complaint redressal systems to ensure a better customer experience.

## ACKNOWLEDGEMENT

This is three months Dissertation work during my internship at Jainam Wellness Ltd, Mumbai from 3<sup>rd</sup> February to 3<sup>rd</sup> May, 2014. This work would not have been completed without substantial support from great number of people. At the onset of my project report. I would like to acknowledge my sincere thanks to our institute, Institute of Health Management Research, Jaipur for providing us platform to gain enough knowledge and skills in different aspects of Health Management. With full gratitude I express my indebtedness to my mentor and guide, **Dr. Suresh Joshi** to guide me during my internship. I also thanks **Dr. Seema Mehta** for her guidance. Her Guidance for dissertation has made the work technically correct and worthwhile. I also thank **Dr. Ashok Kaushik**, Dean, Health management for his support in entire process.

I would like to thank the staff at Jainam Wellness Ltd, Mumbai, Akshay J. Shah, CEO, Jainam Wellness and Dr. Wasim Syed, Sr. Healthcare Consultant for giving me this opportunity of endless learning for three months. I would like to extend my sincere regards and thank Ms. Sanju Pal, HR Admin Head, my colleague in the organization, who despite other preoccupations and busy schedule was there to guide me all through my internship.

I am grateful to all the other staff members at Jainam Wellness Ltd, Mumbai for being so helpful all the time and making this internship an unforgettable experience. Finally I extend my heartfelt gratitude to the people whose insights and experiences have shaped the content of this study.

Thanking you

**Dr. Rujuta Sanap**

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## **ABBREVIATIONS**

|       |                                                                      |
|-------|----------------------------------------------------------------------|
| BCG   | Boston Consulting Group                                              |
| BMI   | Body mass index                                                      |
| CAGR  | Current Annual growth Rate                                           |
| CPI   | Consumer price index                                                 |
| HMO   | Health maintenance organization                                      |
| HRA   | Health Risk Assessment                                               |
| LM    | Lifestyle management                                                 |
| NABH  | National Accreditation Board for Hospitals & Healthcare<br>Providers |
| PEST  | Political Economic Social Technological                              |
| ROI   | Return on investment                                                 |
| SWOT  | Strength Weakness Opportunity Threat                                 |
| INR   | Indian National Rupee                                                |
| Mn/mn | Million                                                              |
| Bn/bn | Billion                                                              |

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# 1. INTRODUCTION

## Defining wellness

The American Heritage Medical Dictionary terms '*wellness*' as a 'condition of good physical, mental and emotional health, especially when maintained by an appropriate diet, exercise and other lifestyle modifications.'

In India, *traditional medicine* and *preventive practices* have always stressed on 'a healthy mind in a healthy body'. Accordingly, Indian traditional practices of Ayurveda, yoga and meditation were aligned to deliver physical and internal well-being, mental peace and happiness.

Wellness comprises the following five segments:

## Healthcare   Cosmetic   Nutrition   Alternate therapy   Rejuvenation

In India, wellness is a concept which has been in vogue since ancient times. Most of the ancient wellness concepts have largely focused on the basic needs of an individual within the need hierarchy, namely a focus on health, nutrition and relaxation.

With the progress of time, wellness as a concept has taken up a multi-dimensional definition, encompassing the individual's desire for social acceptance, exclusivity and collective welfare. Chiefly, influenced by changes in society and in the lifestyles of individuals, this change has also been accelerated by extraneous factors like globalization and a greater awareness of the need for wellness among individuals.

Wellness players thus have responded to this change, shifting their focus from traditional offerings like curative healthcare and value oriented mass products

to new generational offerings like preventive healthcare, luxury products and personalized services.

Perhaps the many instances of young corporate honchos collapsing in the past year or two has been a wake-up call to the average Indian that it is time to give their health, priority. A direct consequence is that most people have adopted some or the other form of physical activity in a bid to attain fitness and sustain high energy levels that go with success.

Adjacent industries such as retail, healthcare, hospitality, among others, are assimilating wellness as part of their value proposition, opening up huge opportunities going forward.

### **The wellness ecosystem**

The wellness industry in India has evolved rapidly from its nascent unstructured beginning in the early 90s to a comprehensive ecosystem today including consumers, providers, adjacent industries, facilitators and Government.

- **Consumers** mainly comprise a young population with rising income levels. Increasing need to look good and feel good has led these young consumers to seek wellness solutions to meet lifestyle challenges.
- **Providers** offer wellness services and products to meet the hygiene, curative and enhancement needs of the consumer
- **Adjacent industries** such as healthcare, media, retail, gaming, hospitality and education are capitalizing on the growth of the wellness sector to generate additional revenue streams, leverage existing competencies and offer a wider array of services/products to customers.

- **Facilitators** include employers, insurance companies and schools, who are likely to play a key role in encouraging and inculcating pro-wellness habits among consumers going forward.

### **The wellness industry: A billion-dollar opportunity**

The overall wellness market in India is estimated at INR 490 billion and wellness services alone comprise 40% of this market. Some of the key industry trends include:

- The growing wellness industry has attracted a large number of domestic entrants and international players.
- Established players are pursuing revenue maximization through product and service diversification and are exploring new global and domestic markets. Franchising is emerging as a popular option for scaling up.
- Companies are actively seeking public and private equity investments to fuel their growth.
- While there is strong optimism about future growth prospects, recovery of investments may spread over a longer horizon than anticipated.
- There exists an opportunity for micro-segmentation to develop more targeted value propositions for consumers and Commercialization of traditional Indian home remedies.

During the next three years we estimate that the Indian wellness industry will grow at a CAGR of 20% to reach INR 875 billion. Consumers and their needs will continue to evolve, driving the transition from remedial care to a more holistic view on preventive care. This augurs well for the wellness industry in India.

**From its nascent unstructured beginning in the early 90s, wellness industry in India has rapidly evolved to meet changing lifestyle trends of consumers.**



#### **2010**

- Customers are developing a holistic perspective on wellness. Wellness is becoming an integral part of the shift from remedial to preventive care.

#### **2005**

- Entry of organized players (both Indian and foreign) led to increased options for consumers.
- There was greater awareness on the correlation between looking good and feeling good.
- Increasing brand consciousness and willingness to spend on non-essentials and luxuries made consumers willing to experiment with new products and services.
- Sectors like hospitals, media, retail, etc converged on the wellness boom.

#### **2000**

- Globalization, increased disposable incomes and exposure to western culture led to high awareness levels in consumers, especially among youth.
- External appearance or 'looking good' became more important and the rapid Penetration of satellite television fuelled this trend.
- Spurt in indulgence spends in the form of increased leisure travel and demand for Personal care and grooming was observed.

#### **1995**

- 'Wellness' as a concept did not enjoy mainstream popularity.
- Corporate play was limited, with most participants being small and individual.
- Sectors like fitness and nutrition were in their infancy.
- Low consciousness about body image ; Spending on pampering was limited to the affluent

**Source:** Riding the growth wave, PWC Report, Sept 2011

## **2. AIM & OBJECTIVES**

Aim of the study is to understand the existing external and internal environment and prepare a marketing mix for the wellness products.

### **GENERAL OBJECTIVE:**

To assess the internal and external environment market forces that are required to be addressed in marketing the Wellness products

### **SPECIFIC OBJECTIVE:**

- To carry out internal environment scanning for wellness products via SWOT analysis
- To carry out external environment scanning for wellness products via Porter's model and PEST analysis
- To design a marketing mix for wellness products

### **3. OUTLINE OF RESEARCH APPROACH**

- Define what the company Jainam wellness ltd is into the industry.
- Identify the products or services that company provides.
- Identify the key stakeholders
- Conduct in depth interviews with the key stakeholders
- Existing environment scanning: Internal environment by SWOT Analysis and External environment by PEST analysis and porter's model.
- Design a marketing mix.

## 4. LITERATURE REVIEW

As per a recent study by the *Stanford Research Institute International*, the global wellness industry represents a market of nearly US\$ 2 trillion as opposed to the Indian Wellness Industry, which is a US\$ 9.8 billion market ;accounting therefore, for less than 2% of the global wellness industry. It is interesting to note the manner in which this industry has used the business potential of traditional Indian practices and home remedies and has moved from being a notion about luxury services to becoming a necessity. This is attributed to the fact that people want to live longer and healthier lives and so wellness, at some level or the other, is no longer the comfort of the rich.

BELLEVUE, WA, September 22, 2000 - The Hartman Group released results from The Wellness Lifestyle Shopper Study, the company's most comprehensive syndicated research study of the wellness consumer market. The Wellness Lifestyle Shopper Study divides the market into three consumer groups, defined in part by dietary supplement usage, organic or natural food consumption and proactive health behaviors. Core (high-level) wellness consumers make up 14% of the market, mid-level wellness consumers make up 55% and periphery (low-level) wellness consumers make up 30%. According to The Wellness Lifestyle Shopper Study, consumers participate in wellness products and services primarily to stay healthy, to feel better and to prevent illness. The wellness market includes healthy foods and beverages, dietary supplements, organic products, sports nutrition and diet aids, alternative health care products and services, but does not include prescription drugs and over-the-counter medications.

Knowledge is a key driver of wellness involvement, and consumers use multiple information sources to learn about health and wellness products. Topping the list, 64% of consumers use books and magazines, 57% use doctors and 48% use friends and relatives to gather information. The Internet is gaining popularity as a resource; however, as indicated in The Wellness Lifestyle Shopper Study's, more consumers use it to research health and wellness topics than they do specific products and service.

## **5. METHODOLOGY**

### **RESEARCH QUESTION**

- **Question one:** What are the internal and external environment market forces that are required to be addressed in marketing the Wellness products?
- **Question two:** What is the most appropriate marketing mix for the Wellness products?

### **RESEARCH DESIGN**

#### **Type of Research:**

A Qualitative research with Descriptive research design.

**Location of study:** Mumbai, Maharashtra, India

#### **Sample size :**

In depth interviews were conducted with 36 key stakeholders that were associated with the company.

2 Focused group discussions were done.

#### **Sampling technique:**

Quota sampling: Population was first segmented into mutually exclusive sub-groups called quota. These included corporate, Banks, Insurance Companies, Families, Societies, Schools and clubs.

Judgment is then used to select the units from each segment. It was done by considering few of the stakeholders that are associated with the company. The second step makes it a Non probability sampling technique.

Focused group discussion was done with three marketing executives, a Sr.Healthcare consultant; company CEO, a Service provider

### **Research instrument:**

The research instruments include a key stakeholder interview guide. This includes a set of questions which is common to all the stakeholders and later the sections are divided into following

1. Corporate /Banks/Insurance Companies
2. Families/Societies
3. Schools
4. Clubs and gyms

Please refer Annexure I for key stake holder interview guide.

### **DATA COLLECTION METHOD**

In depth interviews were conducted with the key stakeholders.

Focused group discussion is done with the Company staff, marketing team and Service providers.

**Table 1:** Key stakeholders involved and interviewed

|                                                                              |                   |             |           |
|------------------------------------------------------------------------------|-------------------|-------------|-----------|
| Health and Wellness benefit administration company/Third party administrator | Service providers | Beneficiary |           |
|                                                                              |                   | Families    | Banks     |
|                                                                              |                   | Corporate   | Clubs     |
|                                                                              |                   | School      | Gyms      |
|                                                                              |                   | Society     | Insurance |
|                                                                              |                   | companies   |           |

| <b>Sr No.</b> | <b>Key stakeholders / Interviewee</b>                                                                    | <b>Number of Interviews</b> | <b>Respondent /person/Organization</b>                                                                                                                   |
|---------------|----------------------------------------------------------------------------------------------------------|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1.</b>     | Third Party Administrator/Health and wellness benefit administration company<br><br>JAINAM WELLNESS Ltd. | 2                           | Akshay J. Shah<br>CEO, Jainam Wellness<br><br>Dr. Syed Wasim<br>Sr. Healthcare Consultant<br>Jainam wellness                                             |
| <b>2.</b>     | Service provider                                                                                         | 2                           | Dr. Mamta<br>Marketing manager<br>Jain medical and diagnostic Centre                                                                                     |
| <b>3.</b>     | Beneficiary                                                                                              |                             |                                                                                                                                                          |
| <b>3a.</b>    | Corporate                                                                                                | 5                           | Quinnox Consultancy Services Ltd.<br>Karvat Covermore Group<br>Neural IT                                                                                 |
| <b>3b.</b>    | Families                                                                                                 | 10                          | Families in Mumbai from different locations                                                                                                              |
| <b>3c.</b>    | Schools                                                                                                  | 5                           | Poddar International School,Parel<br>Gyankendra School,Andheri West<br>Angel land school<br>Suraj Vidya Mandir,Andheri<br>Sane Guruji School, Jogeshwari |
| <b>3d.</b>    | Societies                                                                                                | 5                           | Societies at different locations in Mumbai                                                                                                               |
| <b>3e.</b>    | Gym                                                                                                      | 2                           | Powerhouse gym<br>Waves Gym                                                                                                                              |
| <b>3f.</b>    | Banks                                                                                                    | 5                           | UCO Bank<br>Bank of Karnataka<br>South India Bank<br>Bank of Maharashtra<br>Bank of Baroda                                                               |
| <b>3g.</b>    | Clubs                                                                                                    | 2                           | NSCI,Worli<br>MCA,Bandra                                                                                                                                 |
| <b>3h.</b>    | Insurance Companies                                                                                      | 3                           | HDFC<br>Kotak Insurance                                                                                                                                  |
|               | Total                                                                                                    | 40                          |                                                                                                                                                          |

## 6. DATA ANALYSIS

### Daily interpretive Analysis

- Record
- Analysis
- Conclusions

Qualitative data Analysis: Thematic Coding and Memo writing.

Interviews are conducted with a selected group of people in different strata/quota. Depending on their responses, analysis of the need and perceptions about the wellness products and wellness market for each group of individuals is done in following categories:

|         |         |           |                     |
|---------|---------|-----------|---------------------|
| Schools | Society | Corporate | Families            |
| Club    | Gym     | Banks     | Insurance companies |

Memos are prepared after each interview and coding of the theme in answers of respondents is done.

Please refer Annexure II for Codes as per theme in responses.

Focused group discussion is done with the marketing team, providers and company Staff. Based on these discussions, strategies are prepared for each product of Plan My Health, Jainam Wellness ltd, Mumbai.

Please refer Annexure III for coding and memo of interviews.

## 7. ANALYSIS AND INTERPRETATION

### Internal Environment Analysis

Focused group discussion was done with the Administration company staff, Sr. Healthcare consultants, marketing team and service providers. On the basis of the discussion, SWOT analysis was done for the wellness products which gave an insight on the challenges faced by the Wellness benefit administration company, users, service provider and marketing team.

### SWOT ANALYSIS

SWOT identifies of both internal (strengths and weaknesses) and external (opportunities and threats) factors.

Figure1: SWOT Analysis

| STRENGTH                                                                                                                                                                         | WEAKNESS                                                                                                                                                                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• Good existing Network</li><li>• Empanelled with esteem Brands</li><li>• Value for money services</li><li>• Limited competition</li></ul> | <ul style="list-style-type: none"><li>• competition in the industry due to new emerging players in market</li><li>• Difficulty of measuring and communicating the quality of the service</li></ul> |
| OPPORTUNITIES                                                                                                                                                                    | THREATS                                                                                                                                                                                            |
| <ul style="list-style-type: none"><li>• New trends to more healthier lifestyle worldwide</li><li>• wellness market growth</li><li>• Development of the Medical tourism</li></ul> | <ul style="list-style-type: none"><li>• Unstable economic environment</li><li>• Strong growth of similar businesses</li><li>• Upgraded services from other service providers</li></ul>             |

General SWOT analysis of the wellness products gives the insight on the following challenges faced:

**Challenges for Jainam Wellness Company**

- .As the company is newer in the market and product is at initial stage of product life cycle, profit margin is very minimal.
- Need generation among the users for managed healthcare is also a challenge.

**Challenges faced by users:**

- Lack of trust in the new company.
- Unresponsive staff.
- Doubts over the availability and skill of the service provider, thereby hampering reliability.
- Over promise and under delivery by service providers leading to unmet expectations of the clients

**Challenges faced by Service providers:**

- Price sensitivity of the Indian customers, affected by the limited knowledge of wellness service offerings.
- Shortage of skilled manpower.
- Minimal profit margin due to discounted services, although there is increased customer footfall due to referrals.

**Challenges faced by marketing team:**

- Creating wellness specific content for media.
- Reach maximum number of people in limited cost.

- Different segments to be targeted like families, schools, and societies and corporate. So each segment requires different promotional activity and visibility of the products.

### **External Environment Analysis**

FGD was done to also to understand the external environment factors required to be addressed in marketing the wellness products.

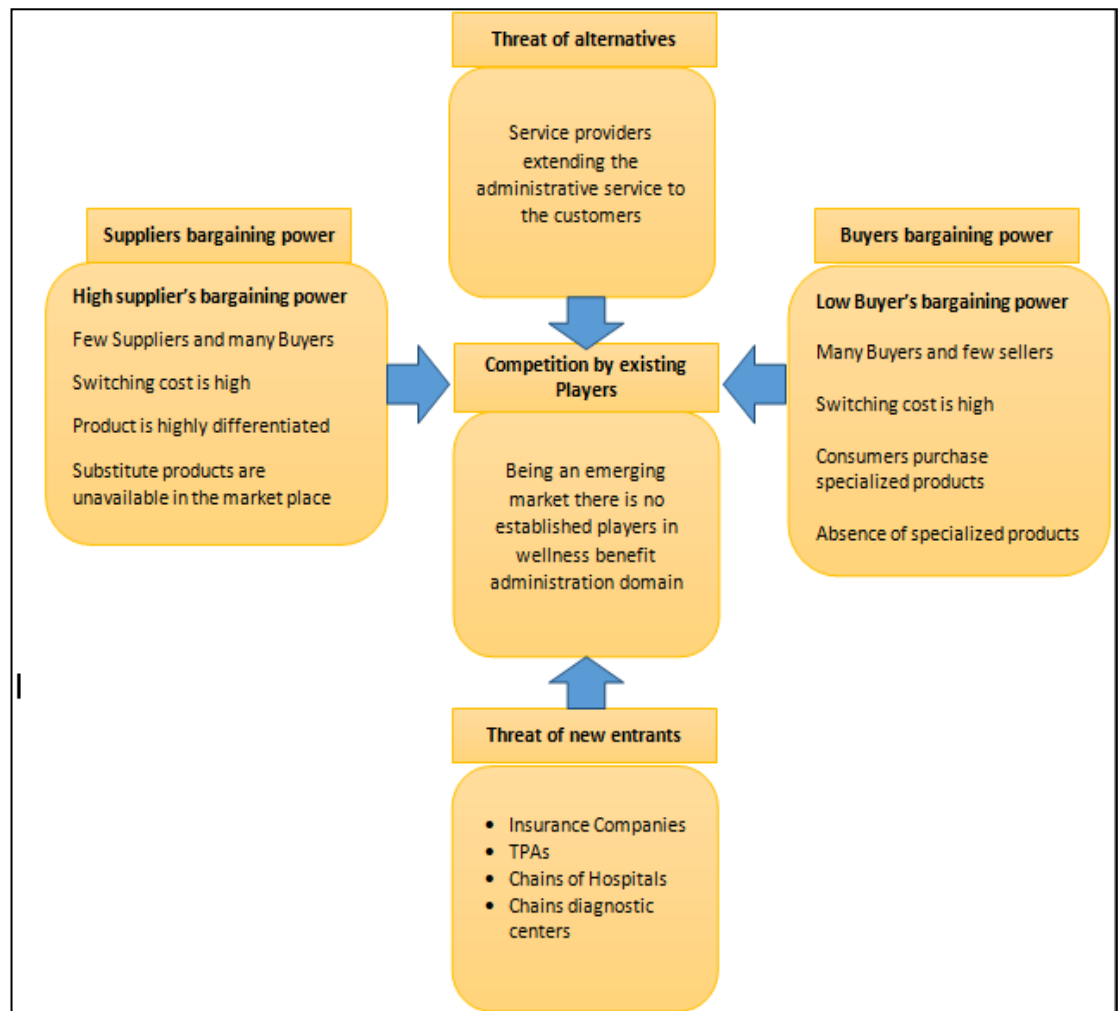
### **PEST ANALYSIS**

Figure 2: PEST Analysis

| <b>(P) POLITICAL FACTORS</b>                                                                                                                                                                                                                                                                                                                                                                             | <b>(E) ECONOMIC FACTORS</b>                                                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Stable Political environment</li> </ul>                                                                                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>• Changes to tax system</li> <li>• Recession</li> <li>• Increase of VAT</li> <li>• Increased transportation costs</li> </ul> |
| <b>(S) SOCIAL FACTORS</b>                                                                                                                                                                                                                                                                                                                                                                                | <b>(T) TECHNOLOGICAL FACTORS</b>                                                                                                                                    |
| <ul style="list-style-type: none"> <li>• Rapid spread of new forms of communication</li> <li>• Social media (face book, twitter)</li> <li>• Preference for alternative medicine</li> <li>• Preference to biological &amp; ecological products &amp; services</li> <li>• Luxury = new experiences</li> <li>• Holistic &amp; Consultative approach</li> <li>• Baby boomers, Gen X, Gen Y, Gen Z</li> </ul> | <ul style="list-style-type: none"> <li>• Continuous development of Software/EMR/PHR</li> <li>• Cost reduction techniques</li> </ul>                                 |

## PORTER'S MARKET FORCES

Figure 3: PORTER'S Analysis



## 8. DESIGNING A MARKETING MIX FOR WELLNESS PRODUCTS

To develop a marketing mix for wellness products, it is essential to understand the consumer needs and perceptions for wellness and preventive approach to healthcare. To assess the same, in depth interviews were conducted with key stakeholders in Mumbai. Daily interpretative analysis followed by coding of the responses is done based on themes. These responses helped to understand need of the users, product features to be incorporated, price, and place to make it available and means of promotion that would be effective.

Table 2: In depth interviews interpretation

| S N | CATEGORY  | NEED                                                                                              | PRODUCT                                                                                                              | PLACE                                                  | PRICE           | PROMOTION                                                                     |
|-----|-----------|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-----------------|-------------------------------------------------------------------------------|
| 1   | Corporate | Increased productivity<br>Workplace Environment<br>Convenience<br>Rejuvenation<br>Preventive care | Health day<br>Diagnostic<br>Check ups<br>Health Sessions<br>Health Record                                            | On site                                                | Rs. 500 to 1000 | Website<br>Info desk<br>E mails<br>Intranet<br>Personal selling to corporates |
| 2   | Family    | Quality<br>Convenience<br>Affordability<br>Emergency support<br>Rejuvenation                      | Doctor Home visits<br>Medicine Home delivery<br>Emergency support<br>Disease Management<br>Alternate therapy options | Hospitals<br>Wellness centers<br>Company office online | Rs.100 to 2000  | Websites<br>TV Advertisements<br>Newspaper Advertisements                     |

|   |         |                                                  |                                                                    |         |                  |                                                                             |
|---|---------|--------------------------------------------------|--------------------------------------------------------------------|---------|------------------|-----------------------------------------------------------------------------|
| 3 | School  | Preventive care<br>Student Development           | Dental, Eye, Ear Check up<br>Diagnostic Check up<br>Health session | On site | Rs.150 to Rs.200 | Website<br>Personal selling                                                 |
| 4 | Society | Managed care<br>Preventive care<br>affordability | Check up<br>Diagnostic Check up<br>Health session                  | On site | Rs.100 to Rs.300 | Website<br>Personal selling<br>Society bulletin boards<br>Standee pamphlets |

Based on these responses, marketing mix designed for the wellness products is as follows:

Table 3: Marketing mix for wellness products

|           |                                                                |                       |
|-----------|----------------------------------------------------------------|-----------------------|
| PRODUCT   | WHealth @ Work                                                 |                       |
|           | WHealth @ Home                                                 |                       |
|           | WHealth @ School                                               |                       |
|           | WHealth @ Society                                              |                       |
| PRICE     | Different range for different product categories               |                       |
|           | From Rs.100 to Rs.3000                                         |                       |
| PLACE     | Wellness centers                                               | Retail clinics        |
|           | Medical home/Hospitals                                         | Tele health           |
|           | Specialty hospitals                                            | Online /website       |
|           | Company office                                                 |                       |
|           | Channel:                                                       | Jainam Wellness       |
|           | Empanelled provider-----Consumer                               |                       |
|           | Third point of contact                                         |                       |
|           | Retail: One-stop shop for wellness products                    |                       |
| PROMOTION | Advertising(Newspapers, Television)                            |                       |
|           | Personal Selling                                               | Sales Promotion       |
|           | Social media marketing                                         | Digital marketing     |
|           | Website                                                        | Online Advertisements |
|           | Standee                                                        |                       |
|           | Pamphlets to be distributed in societies along with newspapers |                       |
|           | Advertisement on society’s Notice board                        |                       |

## 9. DISCUSSION

According to the market category, the company will be a niche player. It is a small but profitable segment of a market suitable for focused attention by a marketer. Market niches do not exist by themselves, but are created by identifying needs or wants that are not being addressed by competitors, and by offering products that satisfy them.

### STRATEGIC BUSINESS UNITS

Figure 4: BCG MATRIX



Source: Boston Consulting Group

Table 4: BCG Matrix product Categorization

| PRODUCT           | STRATEGIC BUSINESS UNIT |
|-------------------|-------------------------|
| WHealth @ Work    | Stars                   |
| WHealth @ Home    | Stars                   |
| WHealth @ School  | Cash Cows               |
| WHealth @ Society | Dogs                    |

## **MARKET SEGMENTATION**

### **MULTI-SEGMENT MARKETING**

Market Segmentation for Jainam Wellness is based on behavioral and demographic factors.

Behavioral: Behavioral reasons for segmentation are the benefit seekers and segment with loyalty status.

As the interaction between the service provider and customer is very important, the good existing relationship, benefits and customer loyalty will make these segments attractive.

Demographic: Demographic reasons for segmentation are age, gender, occupation and generation.

### **NEED BASED SEGMENTATION**

**Functionally driven offerings:** Includes Disease Management, Emergency Management, Maternity management, Workplace wellness programs (WHealth @ Work)

**Convenience driven offerings:** Includes Doctor coming Home (WHealth @ Home) and Health Day (WHealth @ Society and WHealth @ Work)

### **TARGET MARKETING**

Differentiated marketing is done which is also called as segmented marketing.

Products are differentiated as per the segmented group of population and giving value proposition to each of them.

## MARKET POSITIONING

In addition to segmentation and targeting, company must create a value proposition to its product/service, which tells how it will differentiate the product/service to create more value for chosen market target segments and what is the position it wants to get in customers' mind-set.

*Competitive advantage:*

- Personalized Healthcare Service (Doctor Home visits)
- Managed Healthcare
- Preventive Health Check ups
- Discounts on Health and Wellness services
- One point contact / All services under one roof
- Value for money

Figure 5: Product life cycle



The plan my health products are at Introduction stage of product life cycle.

As wellness market is new in India and concept of managed care is just introduced to Indian population, it will take certain time for need generation of the product, followed by acceptance of the same and then utilization of the services.

## 10. CONCLUSION

A multi-brand strategy to target disparate customer segments along with a presence across a wide range of categories will help to increase penetration into existing markets as well as drive entry into new market.

Few recommendations are:

- Multiple brands to target distinct customer segments.
- Providing consumers with options to induce trial.
- Increasingly investing in consumer education and increasing the visibility of their wellness offerings.
- Conducting health camps and offering free health check-ups.
- Conducts health campaigns by observing events, encouraging consumers to maintain a healthy lifestyle and offering free Health checks-ups for consumers.
- Social media and online presence to generate consumer awareness.
- Undertaking a number of measures to win customer trust and improve overall quality standards in the industry.
- Certifications and accreditations are some of the tools available to in order to build credibility.
- Recognizing the need for accreditation within the wellness industry, the National Accreditation Board for Hospitals and Healthcare (NABH) had put in place a national set of guidelines, back in 2008-09, for the accreditation of wellness centers.

- Accredited centers are recognized by a ‘mark of excellence’, publicized by the Ministry of Tourism at various forums and are provided financial support.
- Providing an increasing amount of information to customers in an attempt to earn their trust.
- .Improving their customer complaint redressal systems to ensure a better customer experience.
- Include information on customer feedback and complaint channels as a part of their packaging.

## **11. LIMITATIONS**

- Number of interviews were limited/small in number as only those stakeholders could be interviewed who were/about to be associated with the company.
- Study is Non generalizable:
- Generalization about the results are usually not able to be made because small samples are chosen and random sampling methods are not used. In-depth interviews however, provided valuable information about user perspectives towards the products.
- Prone to bias: As respondents were associated with the company, issues and drawbacks could not be extracted from their responses.
- Study is product specific.

## ANNEXURE I: Key Stakeholder Interview

### Guide

I want to thank you for taking the time for conversing with me today.

My name is **Dr.Rujuta Sanap** and I would like to talk to you about your views and expectations from Health and Wellness Programs and preventive approach to healthcare specifically, in order to capture lessons that can be used in future interventions.

The interview should take less than an hour.

I will be taking some notes during the session. All responses will be kept confidential. This means that your interview responses will only be shared with research team members and we will ensure that any information we include in our report does not identify you as the respondent. Remember, you don't have to talk about anything you don't want to and you may end the interview at any time.

Are there any questions about what I have just explained?

Are you willing to participate in this interview?

---

---

Interviewee

Interviewer

Date

| QUESTIONS |                                                                                                      | PROBES                                                                                                                                                                                                                                                                                                                         |
|-----------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.        | What is your understanding of health and wellness?                                                   | <ul style="list-style-type: none"> <li>Do you understand preventive approach to healthcare?</li> <li>How much will you rate for health and wellness in terms of importance and priority on scale of 1 to 10?</li> <li>Along with physical Health being important, what is your idea about overall well being?</li> </ul>       |
| 2.        | What are the general Health Issues you and your family is facing?                                    | <ul style="list-style-type: none"> <li>What are the health issues you face requires assistance and care?</li> <li>Do you feel that your healthcare should be managed and organized?</li> <li>Which services you need when it comes to healthcare and wellness?</li> <li></li> </ul>                                            |
| 3.        | How much can you spend or are willing to spend on Healthcare and wellness on a monthly/annual basis? | <ul style="list-style-type: none"> <li>What is your annual /monthly expenditure on healthcare?</li> <li>How much do you spend for preventive checkups?</li> <li>What accounts for maximum percentage of your healthcare spending?</li> </ul>                                                                                   |
| 4.        | What are the challenges you face to approach the health and wellness services?                       | <ul style="list-style-type: none"> <li>What are your expectations from the service providers?</li> <li>What is your idea for making it easy to avail?</li> <li>Will you accept the managed preventive services at a cost if they are made easily accessible, affordable and organized?</li> </ul>                              |
| 5.        | What are the health plan options you require?                                                        | <ul style="list-style-type: none"> <li>What all services should be included in a comprehensive health plan?</li> <li>According to you what are the services that comes under Healthcare and wellness?</li> <li>What services do you wish to have especially for disabled/ elders/geriatric and pediatric age group?</li> </ul> |
| 6.        | How do you receive and/or prefer to receive Health and wellness plans information?                   | <ul style="list-style-type: none"> <li>Which is the most convenient media to reach you for product awareness?</li> <li>From where do you get information about insurance plans, Health plans, Market offers, etc?</li> </ul>                                                                                                   |

#### For Corporate/Banks/Insurance Companies

|    |                                             |                                                                                                                                                              |
|----|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | What do you see as the benefits of a health | <ul style="list-style-type: none"> <li>What do you envision as the program benefits for employees?</li> <li>What makes you (interested in/willing</li> </ul> |
|----|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|

|    | program to your organization?                                                                                                  | to) support the program?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2. | Does your organization have annual objectives for wellness?                                                                    | <ul style="list-style-type: none"> <li>• Does your organization have a document (e.g., a mission or corporate values statement) that refers to improving employee health?</li> <li>• What do you see as the common health and safety issues impacting employees at organization?</li> <li>• What are the biggest drivers of employee health care costs at organization?</li> <li>• Does your company have an operating budget for health promotion activities?</li> </ul>                                                                                                        |
| 3. | Could you tell me the types of program activities you would be interested in seeing implemented in a workplace health program? | <ul style="list-style-type: none"> <li>• Does your company offer health coverage to its employees?</li> <li>• What plan types does your company offer or wish to offer?</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                               |
| 4. | Overall, how valuable is this wellness program to you?                                                                         | <ul style="list-style-type: none"> <li>• If you were recommending your job to a friend, would the wellness program be a selling point? Why or why not?</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                |
| 5. | What do you think are the best places/ways to provide employees information about health initiatives?                          | <ul style="list-style-type: none"> <li>• Other than during open enrollment, does your company communicate with employees about health, health behaviors, chronic disease prevention, health and safety risks, and/or preventive services? If so, how often?</li> <li>• Which of the following avenues are used within your organization to communicate information to employees? --intranet/website, --e-mail, --newsletter, --bulletin board, --payroll stuffers, --mailings to employees' What do you find [which of the above] is the best way to reach employees?</li> </ul> |
| 6. | What factors would prevent your participation in these aspects of Employee Wellness Program?                                   | <ul style="list-style-type: none"> <li>• If you could give any advice on how to improve the Employee Wellness Program, what advice would you give?</li> <li>• Do you feel you are able to create yourself a health strategy for your employees?</li> <li>•</li> </ul>                                                                                                                                                                                                                                                                                                            |

|                            |                                                                                                      |                                                                                                                                                                                                                                                                             |
|----------------------------|------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7.                         | What are the CSR initiatives taken in your organization?                                             | <ul style="list-style-type: none"> <li>• Can you mention few of them?</li> <li>• Are there any health related initiatives?</li> </ul>                                                                                                                                       |
| For Families and societies |                                                                                                      |                                                                                                                                                                                                                                                                             |
| 1.                         | What do you see as the benefits to your family/society from the wellness program?                    | <ul style="list-style-type: none"> <li>• Do you feel the need of Wellness program?</li> <li>• Will it solve your difficulties?</li> </ul>                                                                                                                                   |
| 2.                         | What are the medical conditions in which you require assistance and support?                         | <ul style="list-style-type: none"> <li>• Do you need assistance for reaching blood bank/ambulance?</li> <li>• Will you prefer a single number to call for help rather than remembering a list?</li> </ul>                                                                   |
| 3.                         | What are your views on alternative medicine?                                                         | <ul style="list-style-type: none"> <li>• Do you prefer ayurveda / homeopathy medicine?</li> <li>• Do you find difficult to find out these providers?</li> </ul>                                                                                                             |
| 4.                         | Do you feel that a doctor home visit on a regular basis will solve your problems?                    | <ul style="list-style-type: none"> <li>• Do you face difficulty in giving adequate time for your check up and inconvenience to reach the hospital?</li> <li>• What more features you would like to have in a wellness plan for family and society?</li> </ul>               |
| 5.                         | What factors would prevent your participation in these aspects of Wellness Program?                  | <ul style="list-style-type: none"> <li>• What are the disadvantages of the wellness program?</li> <li>• What are the reasons for not participating in the wellness program?</li> <li>• What are the benefits of the wellness program to your society?</li> <li>•</li> </ul> |
| 6.                         | What do you think are the best places/ways to provide you with information about health initiatives? | <ul style="list-style-type: none"> <li>• Which is the most frequently used media source/most approachable source of information to you?</li> <li>• Do you search for Health Plans?Where?How?</li> </ul>                                                                     |
| For Schools                |                                                                                                      |                                                                                                                                                                                                                                                                             |
| 1.                         | What are the major health concerns for school going children?                                        | <ul style="list-style-type: none"> <li>• What is the health issue school children face?</li> <li>• What are the major areas to be focused to support children in developing healthy behavior?</li> </ul>                                                                    |
| 2.                         | What are the features / services that should be included in a school health program?                 | <ul style="list-style-type: none"> <li>• What are the important areas to be focused in a school health program?</li> <li>• What are the basic services that must be included according to you?</li> </ul>                                                                   |

|                    |                                                                                                                      |                                                                                                                                                                                                                                                                                                         |
|--------------------|----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3.                 | In the school health program, what will be the management approach with respect to cost?                             | <ul style="list-style-type: none"> <li>• Will the cost be included in the student fees or it will be borne by the school management?</li> <li>• Will the health program be included under yearly school initiatives?</li> <li>• How much can a management spend per student for the program?</li> </ul> |
| 4.                 | What are the Health sessions that are expected during the school health program?                                     | <ul style="list-style-type: none"> <li>• Do you have a psychology / life skill education sessions in your school?</li> <li>• What are the topics you advice to be incorporated in the health sessions?</li> <li>•</li> </ul>                                                                            |
| 5.                 | What do you think are the best places/ways to provide you with information about health initiatives for your school? | <ul style="list-style-type: none"> <li>• Which is the most frequently used media source/most approachable source of information to you?</li> <li>• Do you search for Health Plans? Where? How?</li> </ul>                                                                                               |
| For clubs and Gyms |                                                                                                                      |                                                                                                                                                                                                                                                                                                         |
| 1.                 | Along with the health and fitness activities you cover, do you carry out any wellness initiatives?                   | <ul style="list-style-type: none"> <li>• Besides the sport/Fitness activities, are there any yearly health checkups/sessions in your club?</li> <li>• What are the CSR initiatives of the club/gym?</li> </ul>                                                                                          |
| 2.                 | What are the features / services that should be included in a wellness program for club/gym?                         | <ul style="list-style-type: none"> <li>• What are the important areas to be focused in a wellness program for gym/club?</li> <li>• What are the basic services that must be included according to you?</li> </ul>                                                                                       |
| 3.                 | What do you think are the best places/ways to provide you with information about health initiatives?                 | <ul style="list-style-type: none"> <li>• Which is the most frequently used media source/most approachable source of information to you?</li> <li>• Do you search for Health Plans? Where? How?</li> </ul>                                                                                               |
| 4.                 | What factors would prevent your participation in these aspects of Wellness Program?                                  | <ul style="list-style-type: none"> <li>• What are the disadvantages of the wellness program?</li> <li>• What are the reasons for not participating in the wellness program?</li> <li>• What are the benefits of the wellness program to your society?</li> <li>•</li> </ul>                             |
| 5.                 | What is the estimated cost you can bear per employee/member for the wellness initiative?                             | <ul style="list-style-type: none"> <li>• Will you include the cost for wellness program in membership fees or it will be borne by the management?</li> <li>• What is your estimated annual budget for the wellness programs?</li> </ul>                                                                 |

Is there anything more you would like to add?

I'll be analyzing the information you and others gave me and submitting a draft report to my organization in one month. I'll be happy to send you a copy to review at that time, if you are interested.

Thank you for your time.

## ANNEXURE II: CODES AS PER THEME

| NEED                         | PRODUCT                                | PRICE            | PLACE                              | PROMOTION                                  |
|------------------------------|----------------------------------------|------------------|------------------------------------|--------------------------------------------|
| Quality Qty                  | Disease Management DM                  | Rs. 100 to 300   | Wellness centers WC                | Advertising(Newspapers, Television)<br>AD  |
| Convenience Con              | Maternity Assistance MA                | Rs. 500 to 1000  | Retail clinics RC                  | Personal Selling PS                        |
| Affordability Afo            | Hospitalization assistance HA          | Rs. 1000 to 2000 | Medical home/Hospitals MH          | Sales Promotion Sal                        |
| Managed care Mcare           | Expert Advice EA                       | Rs. 5000         | Tele health TH                     | Social media marketing SM                  |
| Productivity Pro             | Diagnostic check ups DGC               |                  | Medical tourism MT                 | Digital marketing DM                       |
| Workplace environment Wrk En | Health Sessions HS                     |                  | Specialty hospitals SH             | Website Web                                |
| Preventive Checks Prev       | Alternate Therapy AltT                 |                  | Mobile and home care MO            | Online Advertisements Onl Ad               |
| Development Dev              | Doctor visits DV                       |                  | Online /website Company office Onl | Society Distribution Standee,Pamphlets Soc |
| Rejuvenation Rejuv           | Env Check Env Chk                      |                  |                                    |                                            |
| Emergency support Em S       | Personal Health Record Maintenance PHR |                  |                                    |                                            |
| Query redressal Que          |                                        |                  |                                    |                                            |

### ANNEXURE III: CODING AND MEMO

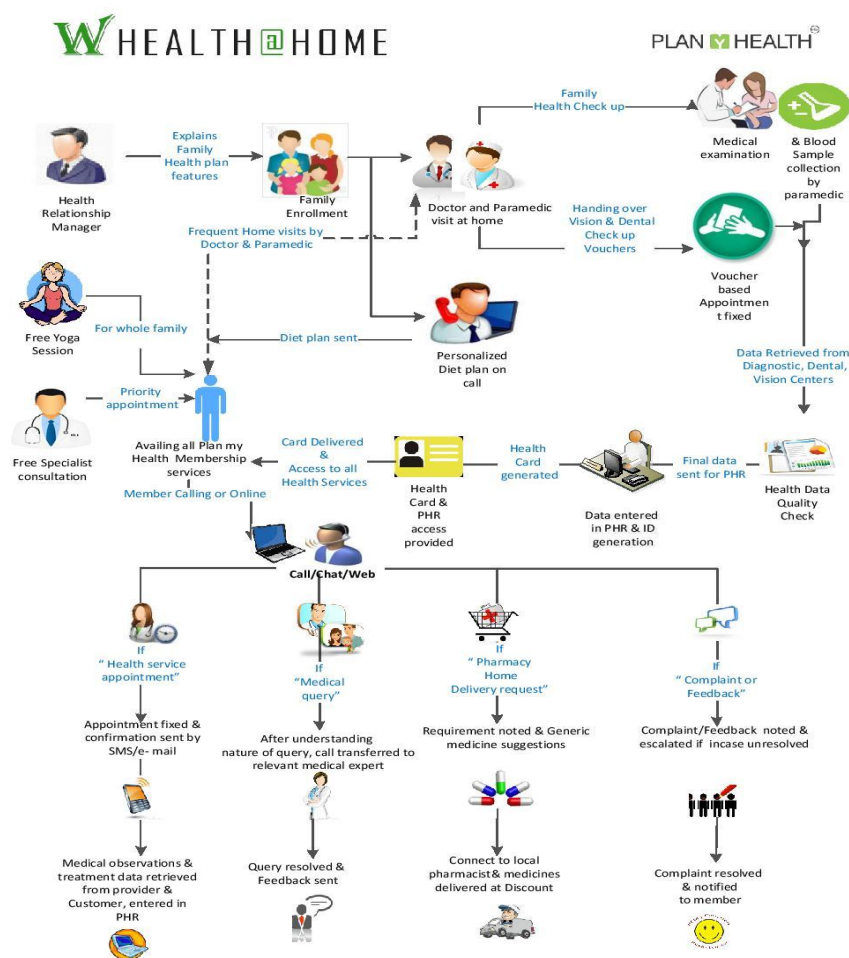
| Sr .No. | Key Stakeholder | NEED                              | PRODUCT              | PRICE              | PLACE    | PROMOTION                                           |
|---------|-----------------|-----------------------------------|----------------------|--------------------|----------|-----------------------------------------------------|
| 1       | Admin 1         | Mcare                             | -                    | -                  | -        | AD<br>PS<br>Sal<br>Sm<br>DM<br>Web<br>Onl Ad<br>Soc |
| 2       | Admin 2         | Mcare                             | -                    | -                  | -        | AD<br>PS<br>Sal<br>Sm<br>DM<br>Web<br>Onl Ad<br>Soc |
| 3       | Provider 1      | Mcare                             | -                    | -                  | -        | Web                                                 |
| 4       | Provider 2      | Mcare                             | -                    | -                  | -        | Web                                                 |
| 5       | Corporate 1     | Wrk<br>En<br>Rejuv<br>Prev<br>Pro | DGC<br>HS<br>Env Chk | Rs.1000<br>to 2000 | Onl      | Sal<br>SM<br>Web                                    |
| 6       | Corporate 2     | Pro<br>Mcare<br>Wrk<br>En         | PHR<br>DGC           | Rs.500<br>to 1000  | Onl      | Sal<br>SM<br>Web                                    |
| 7       | Corporate 3     | Rejuv<br>Pro                      | PHR<br>DGC           | Rs.500<br>to 1000  | Onl      | Sal<br>SM<br>Web                                    |
| 8       | Corporate 4     | Pro<br>Wrk<br>En                  | DGC<br>Env Chk<br>EA | Rs.500<br>to 1000  | Onl      | Sal<br>SM<br>Web                                    |
| 9       | Corporate 5     | Pro<br>Prev<br>Rejuv              | HS<br>EA<br>DGC      | Rs.500<br>to 1000  | Onl      | Sal<br>SM<br>Web                                    |
| 10      | Family1         | Qty<br>Con                        | DV<br>DM             |                    | WC<br>MH | AD<br>PS                                            |

|    |          |                     |                 |                    |                   |                    |
|----|----------|---------------------|-----------------|--------------------|-------------------|--------------------|
| 11 | Family2  | Em S<br>Con         | MH<br>Onl<br>WC | Rs.1000<br>to 2000 | MA<br>DV<br>DM    | SM<br>Onl Ad<br>AD |
| 12 | Family3  | Afo<br>Con<br>Que   | MH<br>SH<br>WC  | Rs.500<br>to 1000  | DM<br>DV          | AD                 |
| 13 | Family4  | Qty<br>Con<br>Rejuv | WC<br>MH        | Rs.1000<br>to 2000 | DM<br>DV          | AD<br>PS           |
| 14 | Family5  | Qty<br>Prev         | RC              | Rs. 100<br>to 300  | Alt T             | AD<br>Web          |
| 15 | Family6  | Prev<br>Em S        | MO<br>Onl       | Rs.1000<br>to 2000 | DM                | AD<br>PS           |
| 16 | Family7  | Con<br>Qty<br>Afo   | MH<br>Onl<br>Mo | Rs. 100<br>to 300  | DV                | AD                 |
| 17 | Family8  | Rejuv<br>Prev       | MO              | Rs.500<br>to 1000  | Alt T             | AD<br>PS           |
| 18 | Family9  | Prev<br>Con<br>Qty  | MO              | Rs. 100<br>to 300  | Alt T             | SM<br>AD           |
| 19 | Family10 | Prev<br>Rejuv       | WC<br>MO        | Rs.500<br>to 1000  | Alt T<br>DM       | AD<br>PS           |
| 20 | Society1 | Mcare<br>Prev       | MH<br>Onl       | Rs.500<br>to 1000  | DGC<br>DV         | PS                 |
| 21 | Society2 | Que<br>Prev         | Onl<br>SH<br>WC | Rs. 100<br>to 300  | DGC<br>DV         | PS                 |
| 22 | Society3 | Prev<br>Mcare       | WC              | Rs.500<br>to 1000  | DGC<br>DV         | PS                 |
| 23 | Society4 | Prev<br>Con<br>Afo  | WC              | Rs. 100<br>to 300  | DGC<br>DV         | PS                 |
| 24 | Society5 | Prev<br>Con<br>Afo  | WC              | Rs. 100<br>to 300  | DGC<br>DV         | PS                 |
| 25 | Gym1     | Rejuv               | Onl             | Rs. 100<br>to 300  | Alt T<br>DGC      | SP<br>PS           |
| 26 | Gym2     | Rejuv               | Onl             | Rs. 100<br>to 300  | DGC<br>Alt T      | PS<br>SP<br>Onl AD |
| 27 | Bank1    | Pro<br>Con<br>Prev  | Onl<br>WC       | Rs.500<br>to 1000  | DGC<br>Em S<br>EA | Sal<br>SM<br>Web   |

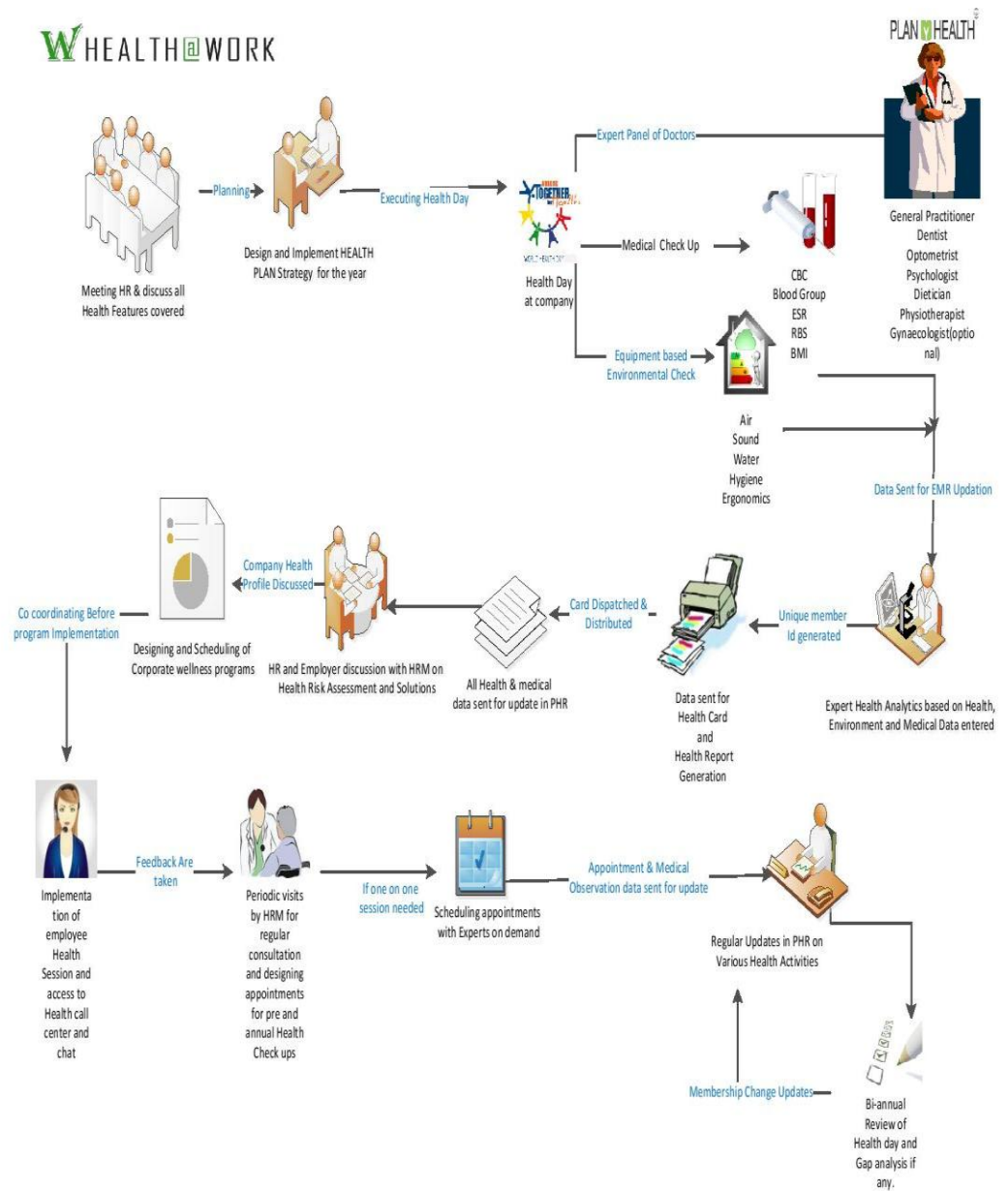
|    |                        |                         |                 |                   |                            |                  |
|----|------------------------|-------------------------|-----------------|-------------------|----------------------------|------------------|
| 28 | Bank2                  | Pro<br>Con<br>Prev      | WC<br>MH<br>SH  | Rs.500<br>to 1000 | EA<br>HS<br>GDC            | Sal<br>SM<br>Web |
| 29 | Bank3                  | Pro<br>Con              | MO<br>RC        | Rs. 100<br>to 300 | HS<br>DGC<br>EA<br>DV      | Sal<br>SM<br>Web |
| 30 | Bank4                  | Pro<br>Afo<br>Wrk<br>En | RC<br>MH<br>WC  | Rs. 100<br>to 300 | DV<br>EA<br>HS<br>DGC      | Sal<br>SM<br>Web |
| 31 | Bank5                  | Pro<br>Wrk<br>En        | WC<br>MH        | Rs. 100<br>to 300 | DGC                        | Sal<br>SM<br>Web |
| 32 | Club1                  | Rejuv                   | Onl<br>MH<br>SH | Rs.500<br>to 1000 | HS<br>Alt T<br>DGC         | Web              |
| 33 | Club2                  | Rejuv                   | WC<br>Onl       | Rs.500<br>to 1000 | HS<br>Alt T<br>DGC         | Web              |
| 34 | Insurance<br>company 1 | Pro<br>Wrk<br>En        | Onl             | Rs.500<br>to 1000 | Alt T<br>DGC<br>Env<br>Chk | Sal<br>SM<br>Web |
| 35 | Insurance<br>Company 2 | Pro<br>Wrk<br>En        | Onl             | Rs. 100<br>to 300 | Alt T<br>DGC<br>Env<br>Chk | Sal<br>SM<br>Web |
| 36 | School1                | Dev<br>Prev             | WC<br>Onl       | Rs. 100<br>to 300 | HS<br>DGC                  | PS<br>Web        |
| 37 | School2                | Dev                     | WC<br>MH<br>Onl | Rs. 100<br>to 300 | HS<br>Alt T<br>DGC         | PS<br>Web        |
| 38 | School3                | Dev                     | Onl             | Rs. 100<br>to 300 | HS                         | PS<br>Web        |
| 39 | School4                | Prev<br>Dev             | Onl             | Rs. 100<br>to 300 | DGC<br>HS                  | PS<br>Web        |
| 40 | School5                | Dev                     | Onl             | Rs. 100<br>to 300 | HS<br>DGC                  | PS<br>Web        |

## ANNEXURE IV: WORK FLOWS

1.

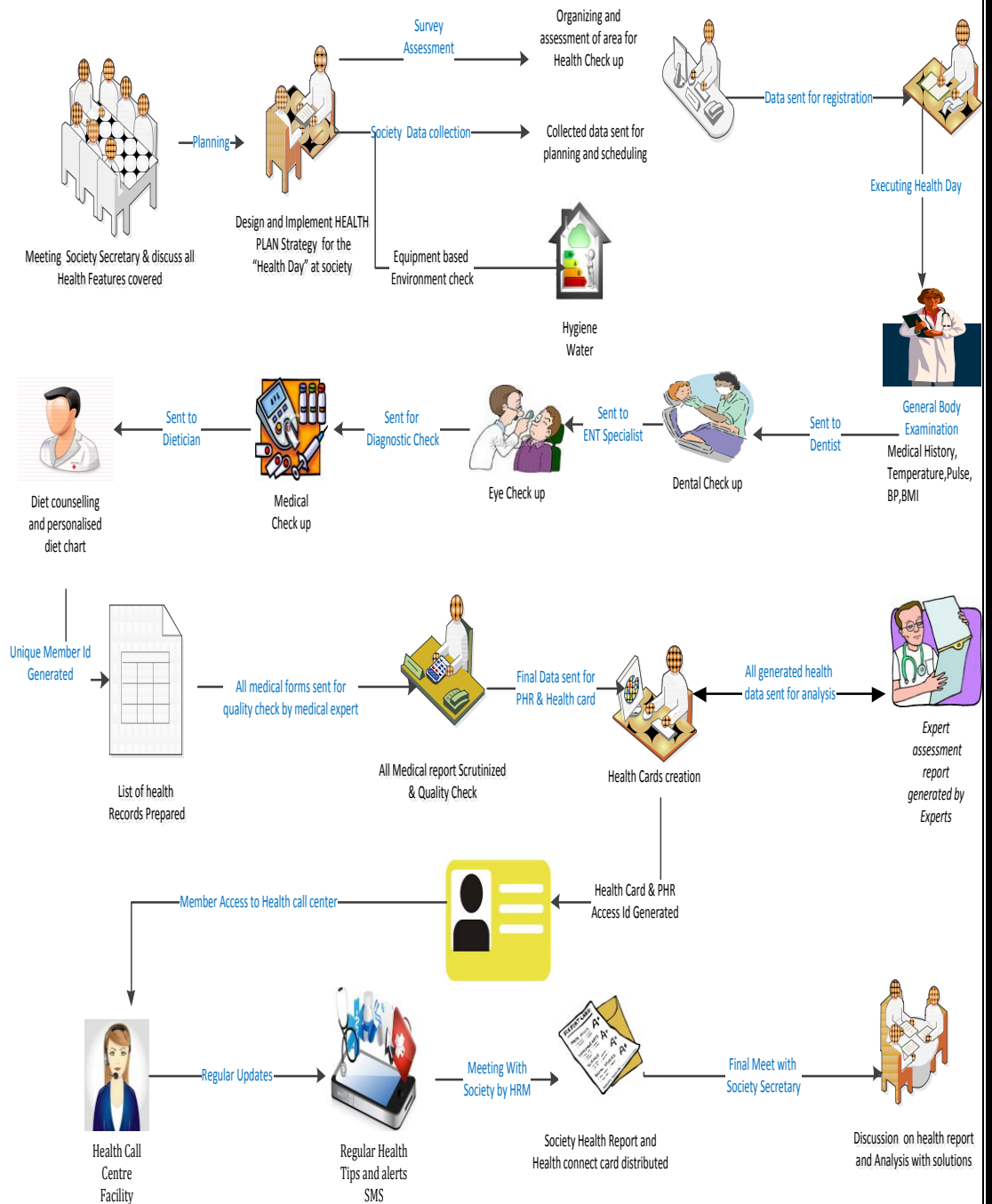


2.



3.

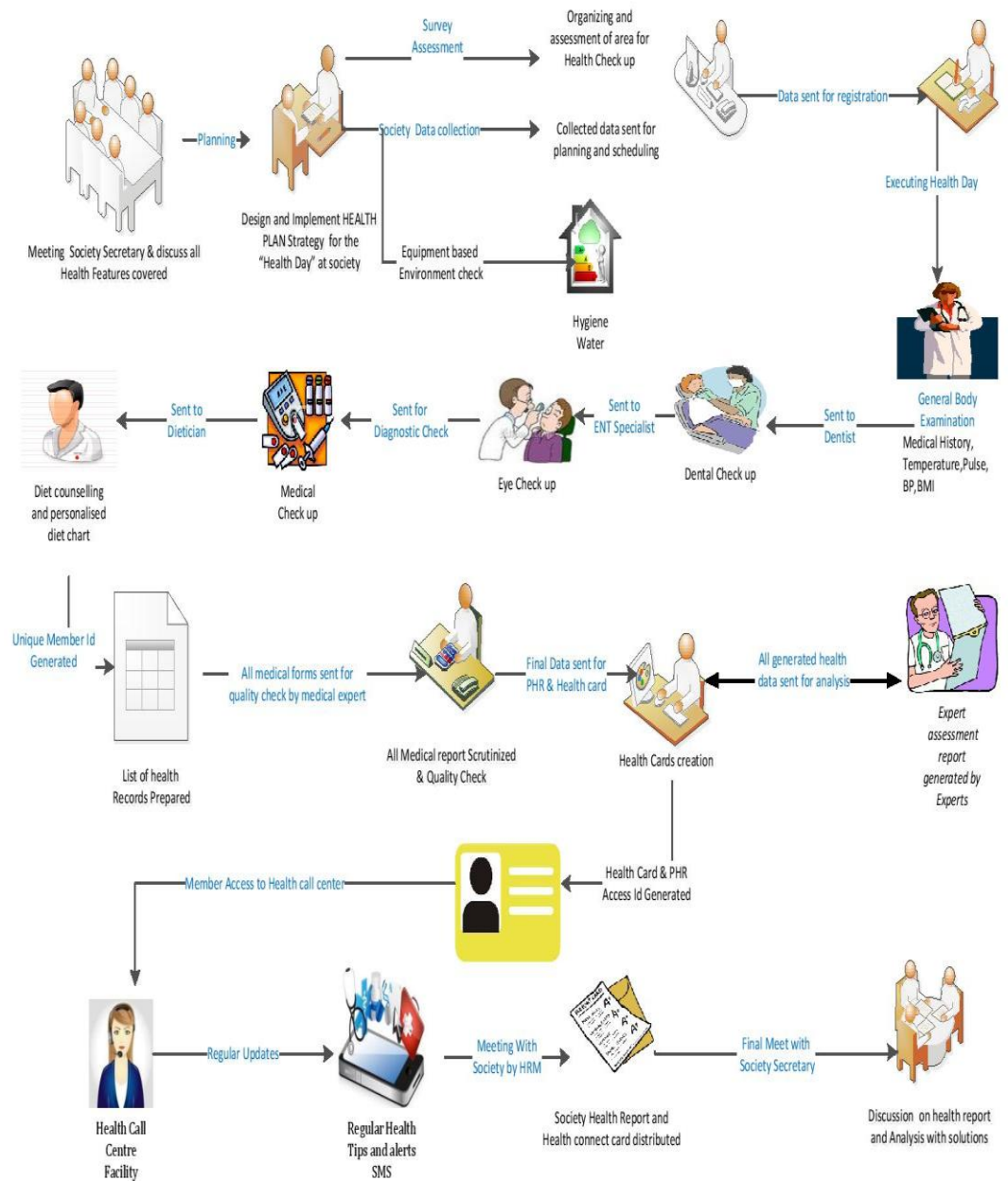
## W HEALTH@SOCIETY



4.

W HEALTH@SOCIETY

PLAN HEALTH®



## ANNEXURE V: PRICING

### 1. WHEALTH@HOME

| Plan Type                       | Starter | Basic  | Silver | Gold      | Platinum  |
|---------------------------------|---------|--------|--------|-----------|-----------|
| Free Doctor Home Visits         | 2       | 4      | 6      | 12        | 20        |
| Free specialists visits         | 0       | 2      | 4      | 6         | 10        |
| Doctor consultation             | 0       | 1      | 2      | 4         | 8         |
| Free yoga sessions              | 1       | 1      | 2      | 4         | unlimited |
| Dental Check up                 | 1       | 1      | 2      | 2         | unlimited |
| Eye check up                    | 1       | 1      | 2      | 2         | unlimited |
| Psychology sessions             | 0       | 1      | 2      | 4         | 8         |
| Basic diagnostic test           | 1       | 2      | 3      | 4         | 8         |
| Health chat session with doctor | 3       | 6      | 9      | unlimited | unlimited |
| Health call                     | 12      | 24     | 36     | unlimited | unlimited |
| Health SMS alert                | Monthly | weekly | Daily  | unlimited | unlimited |

|                                      |     |      |      |           |           |
|--------------------------------------|-----|------|------|-----------|-----------|
| Discounted Home delivery of pharmacy | 3   | 6    | 12   | unlimited | unlimited |
| Alternate therapy                    | 4   | 8    | 20   | unlimited | unlimited |
| Emergency Assistance                 | 0   | 0    | 1    | 2         | unlimited |
| Health Equipment Discount            | 1   | 2    | 4    | unlimited | unlimited |
| All inclusive rates                  | 599 | 1099 | 1999 | 2999      | 5999      |

## 2. WHEALTH@WORK

| Plan Type                                       | Silver | Gold(Popular) | Platinum |
|-------------------------------------------------|--------|---------------|----------|
| Pre Employment Checkups (Design & Coordination) | Yes    | Yes           | Yes      |
| Annual Health Checkup (Design & Co ordination)  | Yes    | Yes           | Yes      |
| Provider Network Design & Negotiations          | Yes    | Yes           | Yes      |

|                               |     |     |      |
|-------------------------------|-----|-----|------|
| Health Sessions               | Yes | Yes | Yes  |
| HRA                           | No  | Yes | Yes  |
| EMR                           | Yes | Yes | Yes  |
| PHR                           | Yes | Yes | Yes  |
| Health Chat                   | No  | Yes | Yes  |
| Health Call Centre            | No  | Yes | Yes  |
| Doctor On Site                | No  | No  | Yes  |
| Health Data Analysis          | No  | No  | Yes  |
| SMS Alerts & Health Journal   | No  | No  | Yes  |
| Family Health                 | No  | No  | Yes  |
| Health Card                   | Yes | Yes | Yes  |
| Emergency Services Management | No  | No  | Yes  |
| Doctor On call                | No  | No  | Yes  |
| Health Claim Assistance       | No  | No  | Yes  |
| Starting Rates                | 399 | 799 | 1599 |

### 3. WHEALTH@SOCIETY

| Plan Type                                                                         | Starter | Advanced |
|-----------------------------------------------------------------------------------|---------|----------|
| Health Card                                                                       | ✓       | ✓        |
| Dental Check up                                                                   | ✓       | ✓        |
| Eye Check up                                                                      | ✓       | ✓        |
| Medical Examination Record (MER)                                                  | ✓       | ✓        |
| Diagnostic Test (CBC, ESR, Blood grp and RBS)                                     | ✗       | ✓        |
| Discounts on general health services like Hospital, Diagnostics, Dental, Eye etc. | ✗       | ✓        |
| Healthy Society Environment check                                                 | ✓       | ✓        |
| Health Call Centre                                                                | ✗       | ✓        |
| Discounts on alternative treatments like Ayurveda, Homeopathy and Unani.          | ✗       | ✓        |
| Electronic Personal Health Record                                                 | ✓       | ✓        |

|                                                 |     |     |
|-------------------------------------------------|-----|-----|
| (EMR)                                           |     |     |
| Discounts Cosmetic and trichology treatments    | X   | ✓   |
| Personalized Diet Chart                         | ✓   | ✓   |
| Health Alerts/Tips via SMS, E-mail              | X   | ✓   |
| Discounts on fitness centers like GYM, SPA etc. | X   | ✓   |
| Package Cost (in Rs.) per member*               | 159 | 299 |

#### 4. WHEALTH@SCHOOL

| Health Services | For Students |          | For Staff |
|-----------------|--------------|----------|-----------|
| Plan Type       | Starter      | Advanced |           |
| Dental check up | ✓            | ✓        | ✓         |
| Eye check up    | ✓            | ✓        | ✓         |
| Ear Checkup     | ✓            | ✓        | X         |

|                                                                                       |    |     |     |
|---------------------------------------------------------------------------------------|----|-----|-----|
| General Medical Examination                                                           | ✓  | ✓   | ✓   |
| First aid box with training to the designated person                                  | ✓  | ✓   | ✓   |
| Health Awareness Session                                                              | ✓  | ✓   | ✗   |
| Personalized diet chart                                                               | ✗  | ✓   | ✓   |
| Female adolescent counseling                                                          | ✗  | ✓   | ✗   |
| Healthy School Environment check                                                      | ✗  | ✓   | ✓   |
| Health Appraisal                                                                      | ✗  | ✓   | ✗   |
| School Health Records                                                                 | ✓  | ✓   | ✓   |
| Health Connect Card                                                                   | ✗  | ✓   | ✓   |
| Discounts on Healthcare Services like Hospitals, Diagnostics, Dental, Homeopathy etc) | ✗  | ✓   | ✓   |
| Diagnostic Tests ( CBC, ESR, Blood group, RBS)                                        | ✗  | ✗   | ✓   |
|                                                                                       | 99 | 199 | 199 |

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