

# **Lnkr: An Open-Loop Network for Healthcare Industry**

**Lnkr** is a flexible way of exchanging medical and financial records, in the healthcare industry. It allows a more transparent and secure access of data to all stakeholders, at a fractional cost. Integrating the medical and financial record is an edge.

Mirroring such records *-at scale-* between concerned parties is next-level technology.

## **1. Market**

For obvious reasons, healthcare is one of the most difficult and complicated businesses to penetrate. Any future-forward solution is usually either unrealistic, ill-timed or very hard to scale. We have been impacted by lots of new technologies, yet healthcare remains formidable to a great extent.

For the same reasons, we assume the reader is knowledgeable of current challenges and problems.

## **2. Lnkr Products**

Our products are simply for service providers, patients and insurance companies. Each works independently, yet *interchangeably* when needed.

### **1. Patient App**

Users can track their Electronic Health Records (EHR) in a smoother and more secure way. Owning such data has become a necessity more than privilege in recent years. Yet achieving Economies of Scale made it unreachable for the majority.

Our open-loop network of professional providers will break any geographical limitations. Medical Tourism for example, could be made affordable, realizing adequate scale.

Then comes the usual features e.g. bookings, pharmacy orders.

## **2. Lnr Card**

A smart card is issued for any insurance or self-insured entity. This is where all relevant information, patient annual limits to say the least, is stored.

Using it within our network, it facilitates and secures more transparent medical and financial transactions.

## **3. Physician**

*Sharing prescriptions* is made easier than before, especially for insured patients. Since the patient profile already contains all relevant information, a prescription is created in under a few seconds.

Again, because of our open-loop network, targeting a *wider audience* will not only be achieved through booking, but through an unlimited number of contracts.

Managing a very *flexible billing* is a real differentiator here. For every clinic visit, accounting is fully-automated. *Integrating* the medical, as well as the financial record, while *Echoing* such a transaction between the physician and contracted entity will be distinctive.

## **4. Insurance / Self-Insured Entities**

Having an authentic and instantaneous copy of what the physician wrote is what any payer dreams about. In a data-driven business like healthcare, *real-time transaction* is everything.

Securing the transaction and avoiding duplicitous activities can be simply achieved through various ways. A changing-OTP for abusers will be game-changing.

## **5. A Pharmacist**

No need to submit claims for approvals, on multiple softwares anymore. No more wait time. Just dispense.

Again, billing is fully-automated.

## 4. Why Use Lnkr

- *Patient*
  - Storing all medical records in one place, that is easily accessible.
  - Wider network of healthcare providers, which means more services at better prices.
  - No more wait time for Approvals. Claims couldn't be easier.
- *Physician*
  - Larger clientbase, through contracts.
  - A more reliable and secure means of sharing prescriptions, whether with insurance or patients, resulting in a better customer experience.
- *Insurer*
  - Real Fraud Prevention, which could only be achieved through Lnkr.
  - Improved Customer Retention, through faster approvals, EHR ledger ...etc.
  - Reaching Farther Demographics, through market-wide analytics.
- *Pharmacy*
  - No more data entry whatsoever.
  - Smoother Experience, whether in drug dispensing or accounting.

## 5. Business Plan

1. Selling Insurance Software to insurers, syndicates and companies.

Optimally, we replace insurance cards with ours. Thus, allowing their members to get an updated Patient ID with their corresponding annual limits, and other information. So, tracking transactions upon provider visit is conducted.

Our portal allows: claim approvals, tracking consumption, and billings.

2. Selling Clinic Management to clinicians.

Whether within or outside a specific medical network, overlapping must happen. Thus, resulting in more traffic for them.

3. In parallel:

- a. Using that money to target even more businesses.

Expanding to cover those using pen-and-paper will accelerate our profitability milestone.

Offering more affordable healthcare services to the majority is essential for growth.

- b. Using that money to scale financial services to all stakeholders.

Whether B2C or B2B, the Payments Transaction market is gigantic.

- c. Leveraging analytics for insurance as well as for pharmaceuticals.

4. Reach a sustainable economy of scales, to become a more comprehensive healthcare provider.