

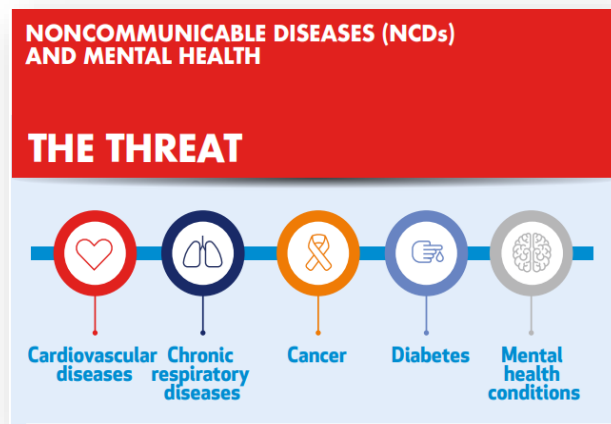
## Trustr at the forefront of digital health transformation

Trustr™ has been at the forefront of digital transformation and innovation in the Healthcare Industry. Its transformative Platform 1.0 has brought about a much-desired change in the sector with the EMR on demand on the edge and data owned by the patient with consent-based sharing of data. The solution with HIPAA compliance and multi layered data security is in use in a few providers in the US and Asia/ India

Trustr 2.0 is further testimony to transformation at work and in putting the end users – patient in charge of their wellbeing by allowing measurement of vitals and key bio markers without the need for visiting a clinic or a laboratory for drawing blood for testing – for that reason a new paradigm shift to blood less blood tests. In collaboration with the best along with contributing to clinical trials, Trustr has now released its application platform along with measurement of Hemoglobin and Hemoglobin A1C and markers such as Cholesterol, Random Sugar, Creatinine, Sleep Monitoring among others are in the immediate roadmap.

## Non-Communicable Diseases Getting Rampant

As we continue to innovate, the aspect of Non-Communicable Diseases (NCDs) that account for over 75% of mortality across the globe comes into focus.



Cardiovascular Disease (CVD) is the leading cause of death and premature death. About 3 out of 5 with coronary disease are undiagnosed and a growing number of people ages 55 and younger are impacted with heart attacks. Diabetes is a leading NCD and especially in n Asia where 1 in 10 adults have diabetes, and a third go undiagnosed. NCDs will cost over US\$ 30 trillion in the coming two decades and Early detection and prevention are key to fighting NCDs.

## The Trustr Paradigm Shift

Trustr works on the paradigm of well care as opposed to Reactive or Episodic care marking a paradigm shift in the way we look at health care. Outside of empowering consumers with awareness and availability of their own health data securely on their own mobile devices, Trustr enables early prescreening for NCDs with just a minute's focus on one's own cell phone camera (minimum configuration needed) be it Android or iOS. Measurement of vitals on demand is enabled by powerful Machine Learning (ML) technology leveraging PPG and is effectively triaged with the patient's care team to enable immediate and



personalized attention to an individual’s health. The paradigm shift from episodic care can apply to various sectors notably Companies, Government Primary Health care, Insurance, Transportation, Providers among other sectors where health care is core.

**Some Use Cases for Trustr Platform**

- Citizen Health 360 and engagement leading to personalized treatment and nudging to compliance. 80% positive impact due to use of app by a leading Asian Insurance company.
- Transportation Safety – Pilots underway in Malaysia to improve road safety and prevent accidents due to health issues with Bus Captains
- Corporate Productivity – Implementation underway in leading industrial group in India to assess occupational issues and enable higher productivity/ reduced medical condition induced absenteeism.
- Data driven diagnosis for Hospitals/ Physicians
- Straight Through Process based Underwriting for Insurance implemented with global insurance/ underwriters.
- Population Health Management

**Examples**

- Bus Driver Safety in Malaysia based on daily health monitoring for Bus Drivers
- Corporate Wellbeing for Blue and White collared work force in leading industrial group on South India
- Risk Assessment During Onboarding/ Dynamic Underwriting for leading insurers in Asia and Europe
- Improve wellness engagement Real-time - objective health data helps people progress in their wellness journey.

**Benefits for Citizens, Insurers and Governments/ Hospitals**

Individuals/ Citizens	Government/ Hospitals	Insurers
<ul style="list-style-type: none"> <li>•Personal health data at fingertips</li> <li>•Treatment history &amp; Vaccination record</li> <li>•Family &amp; genetic history</li> <li>•Data privacy</li> </ul>	<ul style="list-style-type: none"> <li>•Data driven treatments</li> <li>•Availability of complete records augments diagnosis</li> <li>•Continuous monitoring</li> <li>•Reduced chance of adverse events</li> <li>•Personalized doctor-patient relationship</li> </ul>	<ul style="list-style-type: none"> <li>•Anonymized Data driven decisions and treatment reduce costs</li> <li>•Enormous data for comparison</li> <li>•Claims data/automated processing</li> <li>•Decreased premiums facilitate greater spread</li> </ul>

**Relevance to Ayushman Bharat - Pradhan Mantri Jan Arogya Yojna (PMJAY)**

**Snapshot**

The Ayushman Bharat PMJAY had a budgetary allocation of about RS 7200 cr for 2023-24 (About \$ 900 million). Ayushman Bharat PMJAY is the largest health assurance scheme in the world which aims at providing a health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization

to over 12 crores poor and vulnerable families (approximately 55 crore beneficiaries) that form the bottom 40% of the Indian population. AB PMJAY is fully funded by the Government and cost of implementation is shared between the Central and State Governments. Benefits of the scheme are portable across the country i.e. a beneficiary can visit any empaneled public or private hospital in India to avail cashless treatment. Services include approximately 1,929 procedures covering all the costs related to treatment, including but not limited to drugs, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT, and ICU charges etc. Public hospitals are reimbursed for the healthcare services at par with the private hospitals.

### **Leveraging Trustr Platform for Ayushman Bharat**

The Trustr platform can be leveraged by ABPMJAY by using individual cell phones or through android tablets installed at the Primary health centers. The Trustr platform will enable the following advantages:

- Low-cost in-home screening or PHC based screening for mass population and promote proactive wellbeing in underserved areas.
- Continuous health related engagement with citizens.
- Continuous screening for flagging anomalies as they manifest.
- Data as guiding truth for diagnosis and treatments and enable true population health and portability across states in India and NCD management.
- Integration with Indian Digital Health Mission.
- Avoid unnecessary hospital visits/ admissions.
- Wellbeing results in lower cost burden on the center and state governments.
- Overall cost burden reduction under AB PMJAY. Even a 2% cost saving over time can translate to a modest saving of \$ 18 MN per year.