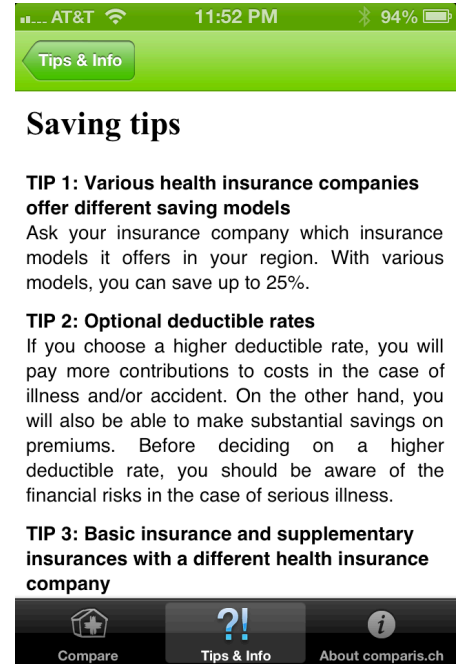
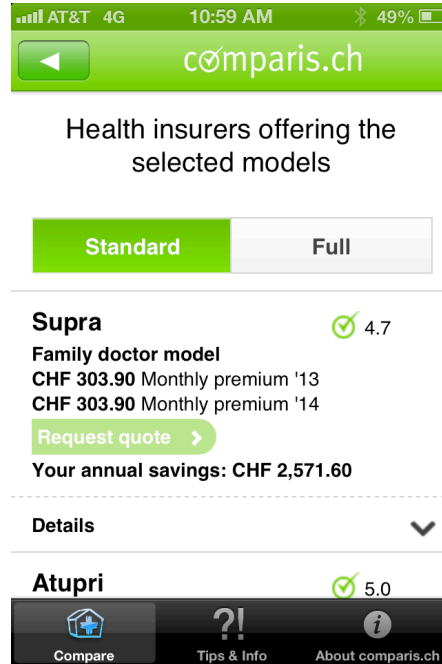
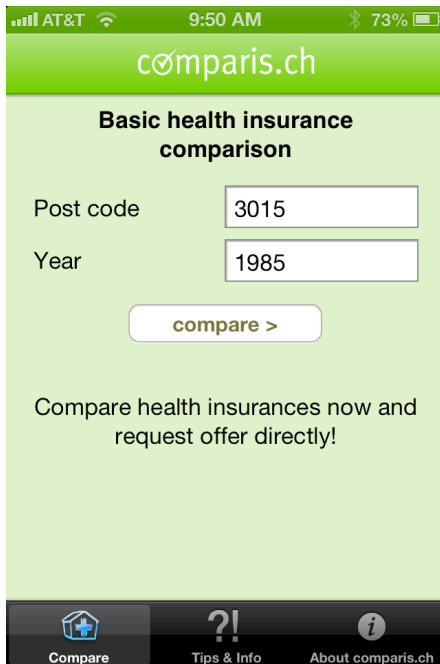


# COMPARIS.CH

no ratings



**DESCRIPTION:** Comparis.ch AG is a health insurance comparison app. for different types of coverage within Switzerland. It is the only insurance comparison tool that exists as an app. This app provides premiums of all Swiss health insurance companies, allows users to directly request offers from insurance providers, calculate annual saving potential, access tips and info on the topic of basic insurance, as well as forward search results by e-mail.

**BOTTOM NAVIGATION:** Compare, Tips and Info, About comparis.ch.

- "Compare" tab simply picks up on whatever location you are in at the time.
- "Tips & Info" tab displays further navigation bar with Saving tips, Termination deadlines, New in Switzerland, Insurance models, Deductible rates, Accident coverage
- "About comparis.ch" explains the app: "In the Health Insurance Comparison for the iPhone/iPad by comparis.ch you can find the current premiums of all Swiss health insurance companies. Search- and compare different offers." Main CTA includes a link to other apps by the developer, email contact, Legal, Privacy and Protection.

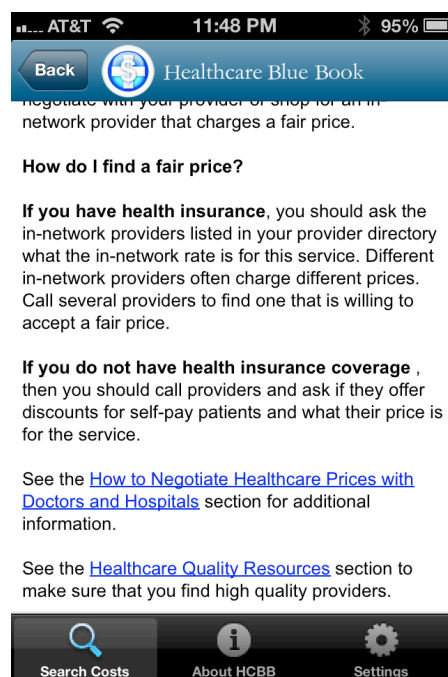
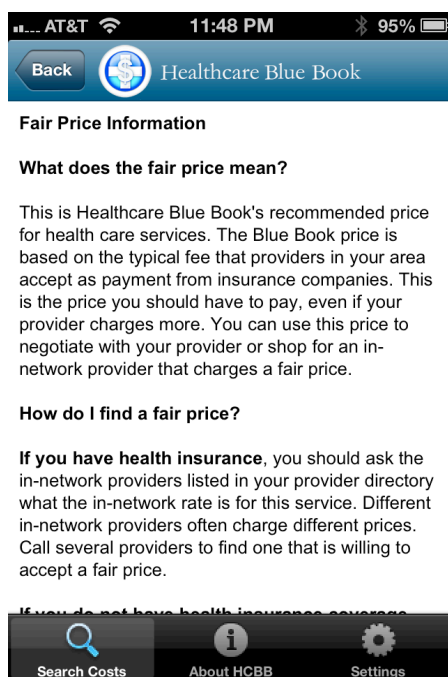
**HOME SCREEN:** The very first screen you are greeted with is a two-field form requesting the Post code and Year. After filling out those two fields, the user taps the "Compare" button and he/she is able to add more specifics regarding search fields. When returning to the app., the user is continually redirected to this two-field form and the app does not appear to save the user's data.

**TEST:** Using Switzerland's capital, Bern, and my own birth year to collect information, I attempted to use the app. I was led to a safari webpage reflective of the location whose wifi I was using. The second time I tried, I was allowed to add more details regarding the type of coverage I wanted. Sections included: Postcode of place of residence (3015), Current Health Insurance Provider (Relocating to Switzerland), Year of birth (1985), Deductible (100), Accident Coverage (With), Add/Remove person (N/A), Models in Comparison (checkboxes: Standard, Family doctor, HMO, Telmed, Other), Display of results (Standard). Upon clicking the submit button ("Results"), I was provided with a list of "Health insurers offering the selected models" with close to 100 search results. Information included monthly premiums, the ability to request a quote, Annual savings, user rating, and details. Details included Insurance model, Choice of Physicians, Choice of hospital ward, Consultation by phone, Particularities.

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## HEALTHCARE BLUE BOOK

13 downloads | Ratings: 4.5 out of 5 stars



**DESCRIPTION:** Healthcare Blue Book provides consumers with pricing for medical and dental procedures from a large database of averages. This app is an educational tool for shoppers, which allows the user to see variations in prices across insurance companies, thus allowing them to make better educated decisions, ultimately saving money by choosing coverage plans that account for the items that they most need coverage for. This tool is designed for someone paying cash at the time of service (most likely without insurance coverage). The developers explain that "it represents a payment amount that many high-quality providers accept from insurance from insurance

companies as payment in full, and it is usually less than the stated “billed charges” amount”.

BOTTOM NAVIGATION: Search Costs, About HCBB, Settings

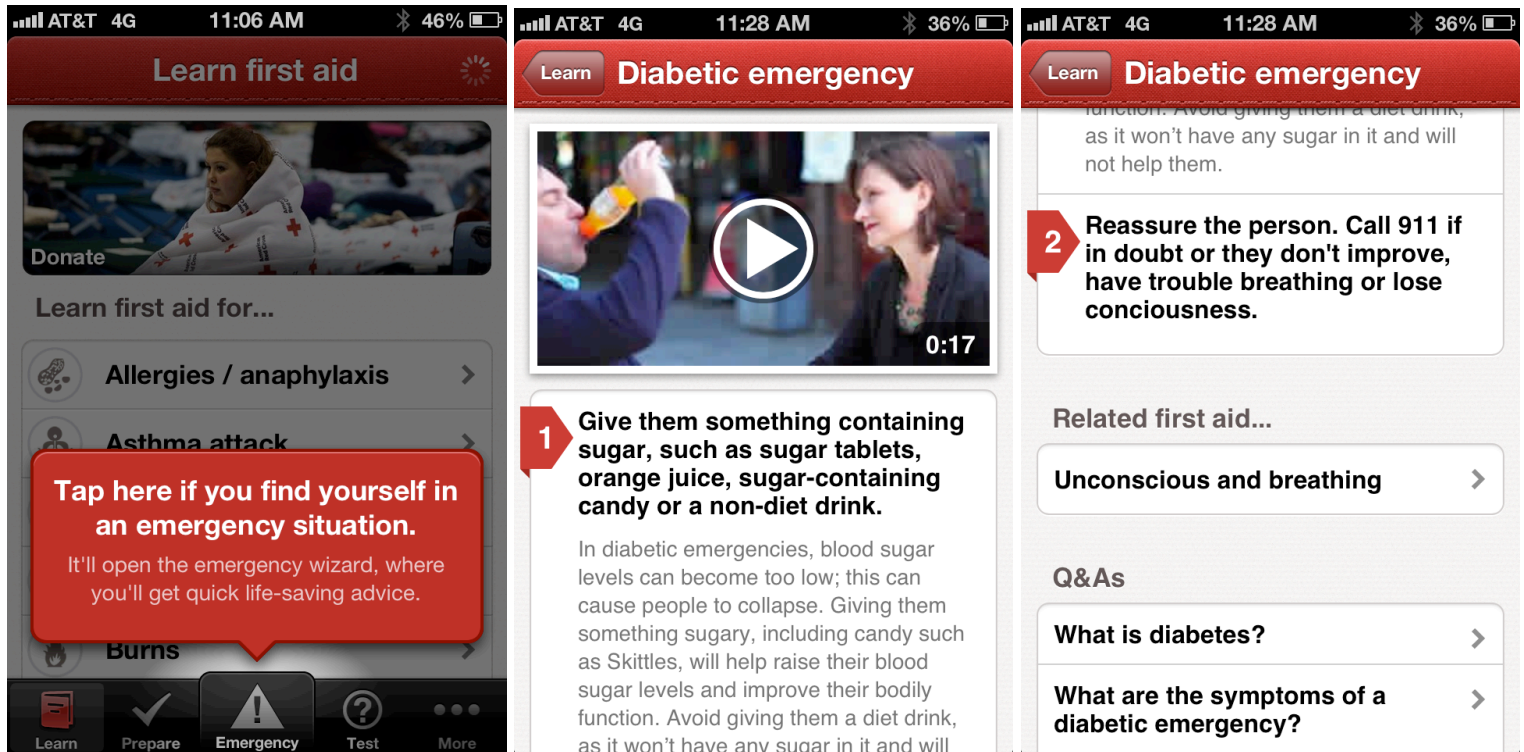
HOME SCREEN: Search bar with “Find fair prices by searching here...” and “Search Costs” selected. Within the Search Costs category, there is a second left navigation bar that houses the following: Hospital (Surgical, Non-surgical), Physician (Hospital, Labs, Tests, Mental Health, Office, Surgery, Procedure, Treatment, X-ray, Imaging), Labs (Allergy, Autoimmune, Blood, Cancer, DNA, Paternity, Genetic, Diabetes, Drug Testing, Environmental Toxins, Female Specific, Fitness, Nutrition, Gastrointestinal, General Wellness, Heart Health, Hormones, Immunization, Infection, Infertility, Kidney, Liver, Male Specific, Musculoskeletal, Sexually Transmitted Disease, Therapeutic Drug Monitoring, Thyroid, Hormones, Other), Cosmetic Medicine (Minimally Invasive, Surgery), Dental (Cavities and Crowns, Dentures-Removable, Diagnostic, Endodontics, General Services, Oral Surgery, Orthodontic Treatment, Pediatric Dentistry, Periodontics, Preventive, Prosthodontics-Fixed Bridges), Hearing Aids (Oticon, Phonak, Resound, Siemens, Sonic, Starkey, Unitron, Widex)

TEST: I searched for “foot surgery” using the search box feature. I was led to two options (Hospital Services (1) and Physician Services (4)). Within Hospital Services, I was able to select “Foot Fracture Surgery” and was led to a page where I saw a breakdown of the costs for: “Total Fair Price, Physician Services, Hospital Services and Anesthesia Services”. I am able to tap on each section to get more detail on charges, but found that the information was not on par with the cost of my own surgery, which makes me wonder about the sources from which this app. is pulling information.

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## American Red Cross First

4,882 ratings | Ratings: 4.5 out of 5 stars



**DESCRIPTION:** First Aid by American Red Cross is an app which aims at providing quick and organized advice regarding emergency situations and procedures. It is designed to be used both in the event of an emergency and also to help users prepare in anticipation of any emergency situations by providing information, quizzes and incentives to follow through with such learning tools. App allows the user to call 911 in the event of an emergency and content is reloaded onto phone, so that it does not require an internet connection for functionality.

**BOTTOM NAVIGATION:** Learn, Prepare, Emergency, Test, More. "Learn first aid" includes the following categories in a further navigation bar: Allergies / anaphylaxis, Asthma attack, Bleeding, Bloody nose, Broken bone, Burns, Choking, Diabetic emergency, Distress, Head Injury, Heart Attack, Heat Stroke, Hypothermia, Meningitis, Poisoning / harmful substances, Seizure / Epilepsy, Shock, Stings / bites, Strains / sprains, Stroke, Unconscious breathing, Unconscious not breathing). This section includes short videos with step-by-step instructions, written step-by-step instructions, related links and Q&As. "Prepare for emergencies" includes the following categories in a further navigation bar: Chemical emergencies, Drought, Earthquake, Emergency kit,

Everyday emergencies, Fire, Flooding, Flu pandemic, Food safety, Heatwave, Hurricane, Landslide, Power outage, Pet preparedness, Tornado, Tsunami, Volcano, Water safety, Wildfires, Winter weather (severe). This section includes a short description of what the event is, a “Before” checklist, and an “After” list of step-by-step instructions. “Emergency” includes the same category list as “Learn” in a further navigation bar. This section also includes

“Test yourself” invites the user to “Take a challenge to unlock your first achievement”. Challenges include: Bleeding, Heart attack, Burns, Choking, Unconscious breathing, Prepare. This section includes multiple choice answers to 3-5 questions. “More” includes info about the Red Cross and what they do as an organization, including news, courses, etc.

HOME SCREEN: When first opening the app, the user is faced with a disclaimer and the option to go directly to a section designed to aid the user in the event of an emergency situation. Once past those, the user arrives at “Learn First Aid”, with a left nav. bar of various categories of first aid.

TEST: Information is clear and concise. I watched a few different videos and appreciated the directness of each as a teaching tool. I like the fact that I would have this on my phone as a resource and although the incentives (linking to the gaming center of the app store) do not make me want to take the quizzes, I am sure that it does draw others.

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## FONDA THESIS

*like Amazon/Priceline for Health Insurance in the US*

The goal of my website and app will be to provide a higher level of education and transparency with regards to healthcare options and coverage within the United States. This tool will force a level of accountability upon insurance companies, by providing a reference point where consumers can clearly see the varying levels of coverage. Comparisons would include private insurance companies (Aetna, HealthNet, Blue Cross Blue Shield, etc.) with options such as Obamacare, Medical, Medicare, etc.

### FEATURES:

#### WHILE SEARCHING FOR A PROVIDER:

1. Submit basic info, such as age, gender, annual income, etc. in order to search for insurance coverage based on specific personalized needs
2. Select the type of insurance you are interested in: HMO, PPO, Homeopathic, Emergency coverage

3. View deductibles, coinsurance rates, breakdowns of the expected costs, coverage you can expect from the insurance company, as well as the amount that the user is expected to cover (sliders).
4. While searching, user is able to “save” up to 5 insurance policies and can do side-by-side comparisons in areas of interest (ex. cost for a specific procedure, etc.)
5. Compare and receive competitive quotes from various insurance companies.
6. Read other consumer’s ratings/reviews/comments on their experience with a specific provider
7. Search through the red flags section where you can see any omissions, non-covered procedures, etc.

#### ONCE WITH A PROVIDER:

8. Once on an insurance network, this allows you to weigh the options of seeing a doctor in vs. out of network.
9. Users can then view claims in process and get updates without spending mass amounts of time on the phone.
10. NFC technology where you can scan the location of the doctor’s office and automatically receive a receipt for payment, as well as any test results to your phone
11. Track coverage throughout the year (scan receipts and access accumulated payments throughout the year).
12. Set up a network of relatives and friends with whom you would like to share your medical info. Create accounts within the family to track appts. emergency info, medications, allergies, etc.

INCENTIVES: Discounts will be taken off of deductibles and copays can be minimized as varying levels of involvement are achieved (reviews, referrals, etc.).

#### WHY?:

Because insurance companies thrive on giving their customers the go-around.  
Because Obamacare is confusing and members of Obama’s admin who helped develop Obamacare are having a heyday as consultants  
Because many Americans do not have insurance  
Because it is hard to find the best insurance to fit your needs  
Because many Americans with pre-existing conditions are denied coverage for various parts of their bodies.  
Because insurance companies develop monopolies and there are not many checks and balances on what they charge their customers  
Because many customers do not know what their coverage entails and do not have that information in an accessible format