



THE MEDICAL CONSULTATION
APPLICATION

REAL TIME • LIVE CHAT • 24/7





ALL INCLUSIVE DOCTOR CONSULTATION

ACCESS TO MORE THAN
2000 DOCTORS
NATIONWIDE



MEDICAL ASSISTANCE
AVAILABLE 24/7. **INSTANT
LIVE INTERACTION** WITH
NURSES ON ANDROID, IOS
AND WEB PLATFORMS

MEDI-CHAT BENEFITS

1

2

3

4



PANIC BUTTON
EMERGENCY CALL
CENTRE **ASSISTANCE**



EMERGENCY
MEDICAL RESPONSE
& TRANSPORTATION

ABOUT MEDI-CHAT

Medi-Chat is a mobile application and calling service that offers its members 24hour consultation with a qualified nurse on any health related issue and if needed also provides an all-inclusive acute Doctor consultation with a Doctor in our nation-wide doctor network. The Medi-chat service also includes emergency ambulance evacuation.

The Medi-Chat Nurse division was established in 2004 and seeks to provide services aimed at the proper dealing of emergency health situations, providing a variety of medical services to local and international clients. After many years spent in the medical assistance industry, we are now equipped with the insight and capability to deliver effective medical management solutions to help strengthen the future of South Africa.

Our medical team, made up of specialist nurses, doctors and paramedics, are available 24/7 and have been trained thoroughly in their specific field, deeming them worthy to offer the best possible solutions to assist callers in distress. The aim of this app is to provide callers with informative advice on how to manage health queries, and if necessary, make a referral for a doctor consultation — ensuring that health problems are dealt with efficiently in order to prevent long-term complications of untreated issues. With the internet's unconstrained amount of content available, we aim to alternatively offer professional and safe advice to members, in an attempt to avoid misleading internet search engines. Our well established and extensive provider network enables us to respond to any emergency situation quickly and efficiently, allowing us to prevent crisis situations from exacerbating.

MEDICAL ADVISORY SERVICES

Members are able to call at any time for advice or information regarding general medical health issues. This service is provided by qualified nurses who will assist callers with;

- Symptom assessment and referral
- Information pertaining to chronic illnesses
- Health counseling
- Stress management
- Medical travel information
- Emergency First Aid advice
- Poison information
- Substance abuse

The ultimate aim for Medi-Chat is to prevent dire situations from transpiring by issuing members with an efficient solution to handle medical emergencies, some of which include;

- Immediate assessment of the accident
- Dispatch of the nearest ambulance, medical response vehicle and emergency service (if required)
- Dispatch of a medical helicopter (if required)
- Pre-arrival First Aid advice
- Transfer to the nearest appropriate hospital
- Transfer of life saving medication
- Emergency care for stranded minors
- Inter-hospital transfer or inter-facility transfer of a patient by road or air transport (whichever is the most medically appropriate)



HOW DOES IT WORK?

As a value added service (VAS), Medi-Chat's services are offered by companies to their clients, usually free of charge. Medi-Chat provides the service to the company's clients at a monthly rate per member, where the member is paid for on behalf of the company. After a company signs up their clients, members will receive an SMS prompting them to download the app. Once registered, members will have unlimited access to medical advice from certified nurses on standby. Our service is available to all, irrespective of the device, as our app is Web, IOS and Android compatible.

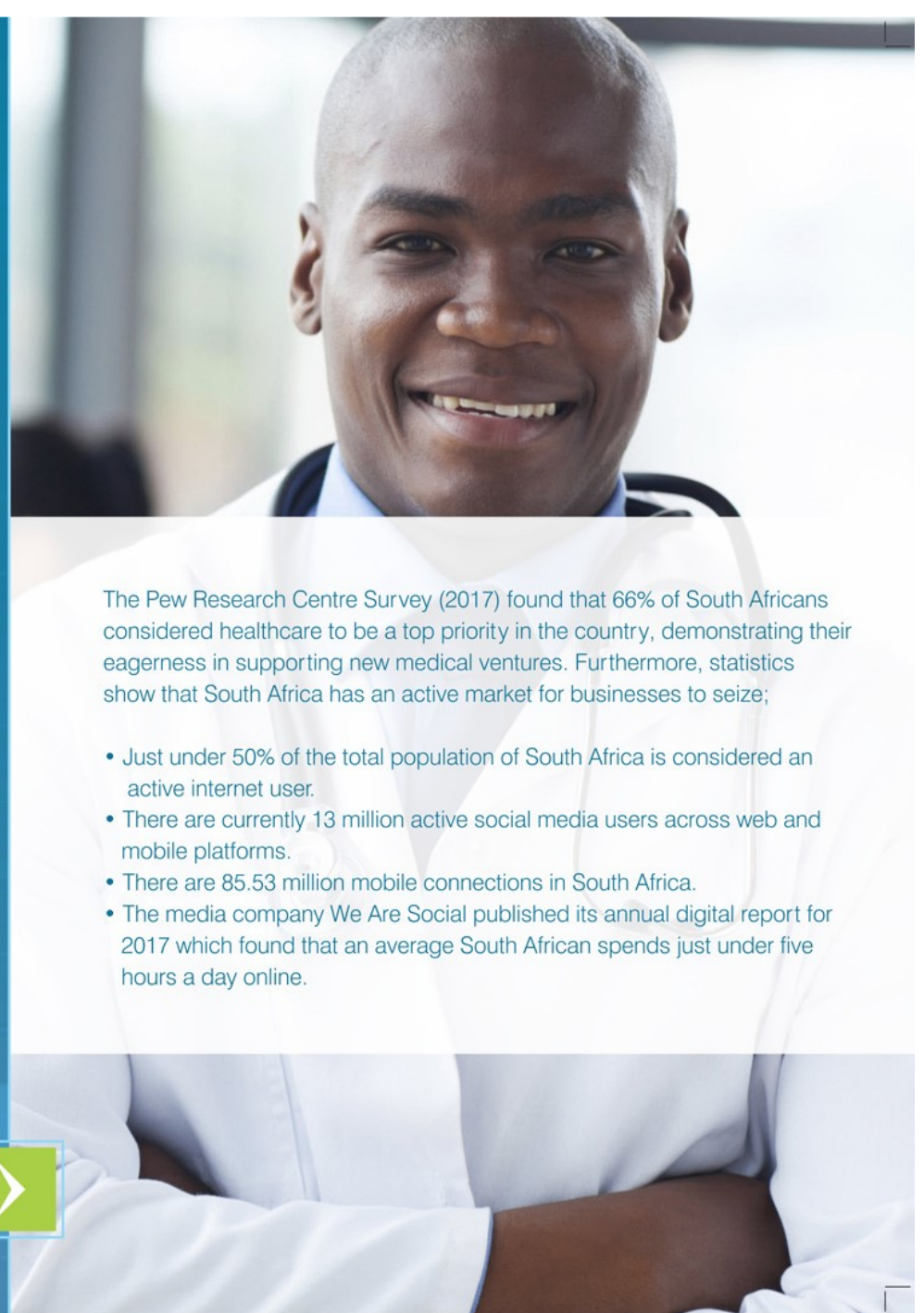
Members can therefore access the service by using either the mobile app, mobi-site or website to experience instant interaction with a qualified team of professional nurses nationwide.

FOR THE COMPANY'S BENEFIT

It is most commonly known that offering a VAS service is highly beneficial for a company, proving to be advantages in the following;

- Creation of Brand loyalty
- Enhancing customer and staff value proposition
- Increasing of sales
- Improving of lives

As technology gains dominance, consumers have become more independent in actively controlling their health through apps like FitBits. Businesses therefore have an opportunity to enter into the mobile market by providing healthcare schemes like Medi-Chat.



The Pew Research Centre Survey (2017) found that 66% of South Africans considered healthcare to be a top priority in the country, demonstrating their eagerness in supporting new medical ventures. Furthermore, statistics show that South Africa has an active market for businesses to seize;

- Just under 50% of the total population of South Africa is considered an active internet user.
- There are currently 13 million active social media users across web and mobile platforms.
- There are 85.53 million mobile connections in South Africa.
- The media company We Are Social published its annual digital report for 2017 which found that an average South African spends just under five hours a day online.



TRAUMA AND BEREAVEMENT COUNSELLING

Medi-Chat not only dispenses medical information, but, it also offers care for those in need through our 24hour trauma counselling line. This line is made available to members in the event of any traumatic occurrence such as hijacking, burglary, motor accidents, the loss of a loved one, school bullying, suicide and diagnosis of a chronic or life threatening medical condition — among others.

In such cases of emergency, we work with an established Call Centre partner to provide our clients with access to the most reliable technology. Approximately 3.6 million families have access to this call centre which receives about 194 thousand inbound calls per month, whereby 90% of these calls are answered within 20 seconds. Callers need only to worry about the immediate issue at hand and allow for our expert team to manage everything else.

EMERGENCY MEDICAL ASSISTANCE

The aim of Medi-Chat is to prevent a health crisis from escalating in situations that could easily be relieved with a little extra help. Medi-Chat has a built-in emergency button that collects the user's GPS location when activated. After which, our 24/7 emergency call centre, as well as the user's listed I.C.E numbers, are notified. Information on the nearest police stations and hospitals will then be displayed on app. Most importantly, an ambulance will be dispatched if needed, as well as the assistance with pre-arrival medical aid. We intend to exhaust our efforts in the attempt to protect the lives of our members — virtually saving lives.

SERVICE PROVIDER NETWORK

We have established an efficient network of medical service providers

who are available to supply fast access to quality care for our members, wherever they are geographically situated. Our network includes private ground and air ambulance companies, hospitals, doctors, specialists and other medical professionals. We are fully supported by and work closely with the South African Private Ambulance Association (SAPEASA), to ensure that our network providers are fully accredited for. With such extensive measures in place, we are able to initiate the best solution in an emergency situation in order to obtain an ideal outcome for our patients.

DOCTOR CONSULTATIONS

Medi-Chat subscribers qualify for all-inclusive doctor consultations at any one of the general practitioners in our doctor network. This network has a comprehensive geographical footprint, comprised of over 2000 qualified doctors spread across South Africa, who have been providing outstanding quality healthcare to patients for the past 16 years. Each doctor's practice is also reviewed before they are selected in order to ensure the utmost quality care for patients.

Medi-Chat guarantees a consultation free of hassle, ensuring that members do not make any payments or co-payments for the consultation, but instead, receive (if necessary):

- Easy access to primary healthcare services
- All pathology and radiology testing
- Specific in-room services (such as stitching)
- Counselling
- Issuing of required medical scripts
- Referral to a specialist for any specialist treatment required



24/7 INSTANT LIVE CHAT

Medi-Chat is a medical consultation application that uses multi-platform technologies to provide all South Africans with affordable, accessible and professional medical assistance anytime, anywhere, irrespective of their geographical location or income level. Members can easily access the service by using either a mobile app, mobi-site or website.

NATIONWIDE COVERAGE

Our team of qualified nurses are spread across South Africa and provides informative medical advice and assistance to its members. Once a member is signed up they can use any of the platforms to get instant access to the nurses who provide support via a web portal that connects and communicates directly to Medi-Chat's multi-platform interfaces, ensuring that our users experience a real time, instant, live chat interaction with professional medical personnel. The Medi-Chat service allows the member to have medical support on hand around the clock, 24 hours a day.

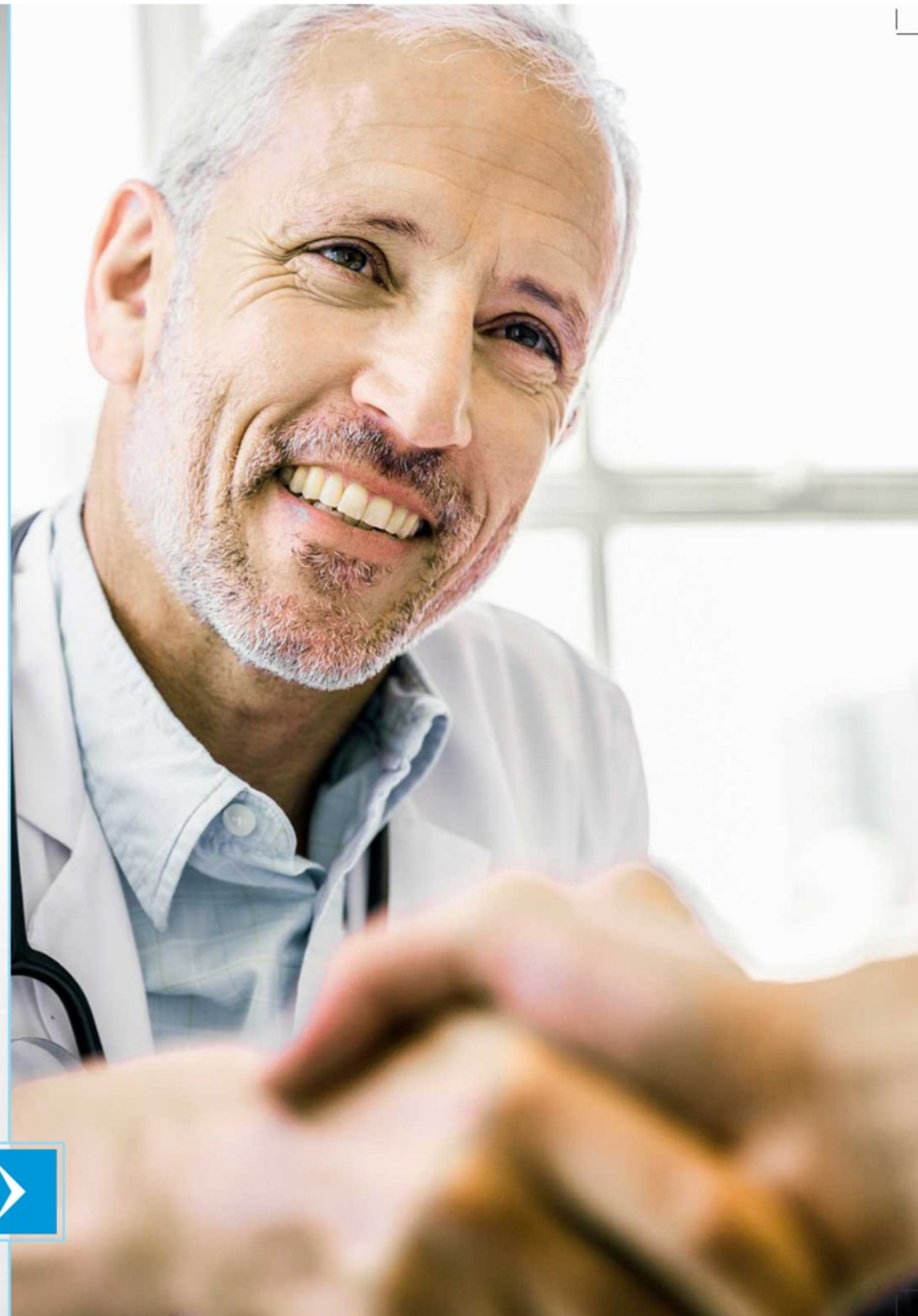
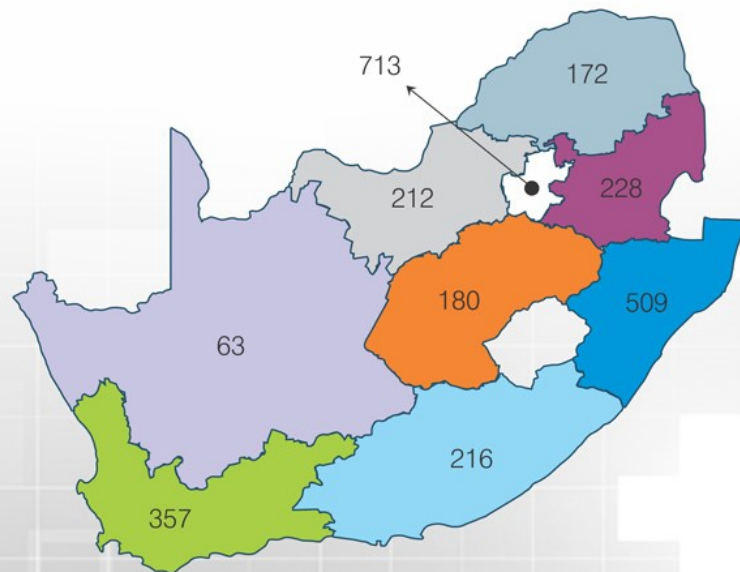


DOCTOR CONSULTATIONS

Medi-Chat subscribers qualifies for all inclusive doctor consultations at any one of our general practitioners in our doctor network spread across South Africa.

NATIONWIDE COVERAGE

Access to more than 2000 doctors nationwide.



EMERGENCY MEDICAL ASSISTANCE

In the event of an emergency, the mobile application has a built-in emergency button that collects the user's GPS location when the button is activated. Once activated, our 24/7 emergency call centre as well as the users listed I.C.E numbers are notified. Important of the nearest police stations and hospitals are displayed on the application.

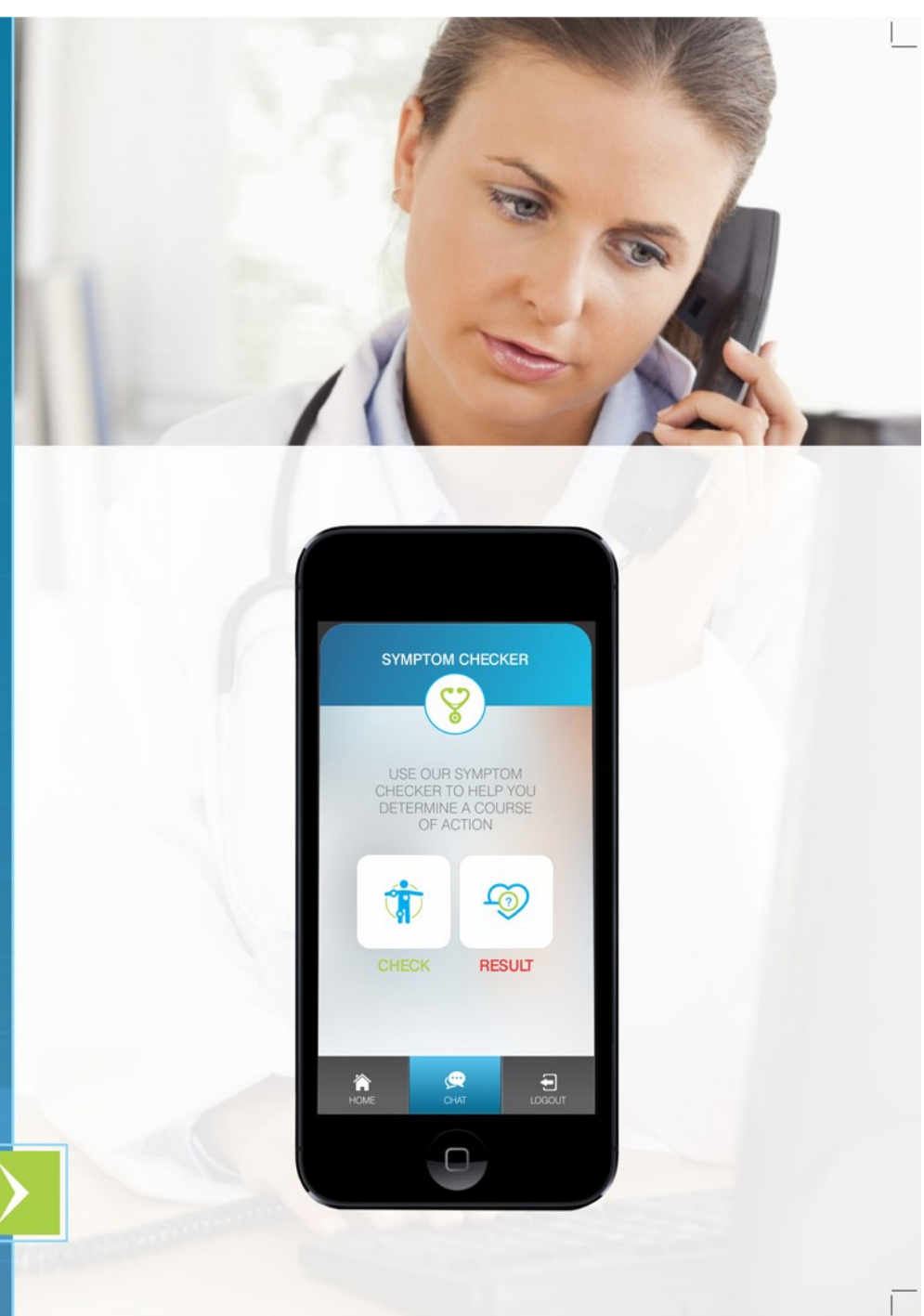
Our agents will establish contact with the user in order to assist and if required an ambulance will be dispatched...



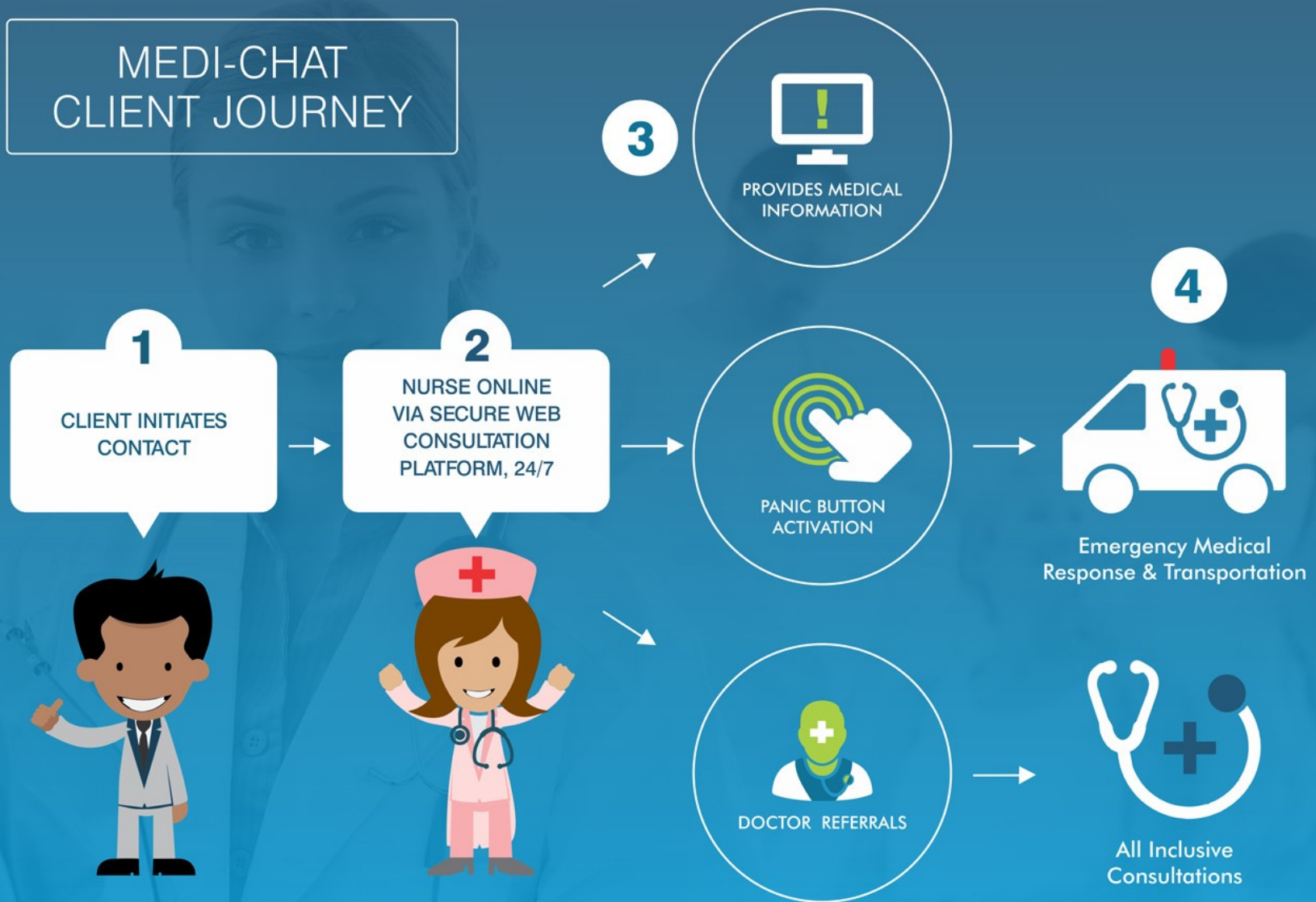
THE SYMPTOM CHECKER

One of the most inducing features of Medi-Chat is its medical symptom checker which allows our members to monitor potential health quarries. Once the symptoms are entered, our checker will notify you on possible ailments associated to such, before directing you to further information on the topic and instructing you on the correct type of doctor who specialises in that area of concern.

Positively, 73% of calls and texts received are resolved and do not require further medical attention. With the strenuous schedules consuming most of society's time nowadays, it is beneficial to seek comfort in knowing that your health is being monitored by the simple push of a button. Medi-Chat therefore offers the relinquishing of stress associated to mismanaged healthcare.



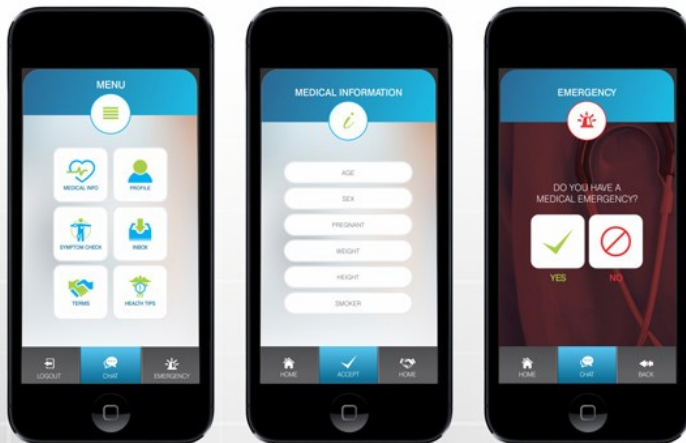
MEDI-CHAT CLIENT JOURNEY



MEDI-CHAT PLATFORMS

Medi-Chat is a cross platform application, meaning it work across multiple types of platforms and operating environments.

Service available to all irrespective of their device.
Web, IOS and Android compatible



mHEALTH (MOBILE HEALTH)

According to Pew Research, nearly 3-quarters of consumers turn to the internet first for health answers. This growth in the mobile health sector is fuelled by new technologies, the growing population and an increased demand for personalised care. Medi-Chat immerses itself into this tech-savvy market, offering its services to the on-the-go individuals of today's technologically inclined culture. This allows for members to become an active agent in managing their health.

Similarly, the global telemedicine market was valued at USD 17,878.7 million in 2015 and continues to grow remarkably. The reason for such market growth is due to the increasing population, an escalating number of chronic diseases, the rising cost of healthcare services, growing medical requirement in remote locations and an amplified number of smartphone users. As one of the biggest healthcare issues in Africa today is the poor level of medical services in the rural and remote regions, telemedicine thus offers a new hope for medical patients. This problem in Africa stems from the fact that these rural areas generally have worse medical services compared to the urban areas, resulting in healthcare in these areas being unable to keep up with the growing demand for professional medical services and medical aid. Additionally,

mHealth aims to improve these conditions in regions where access to basic healthcare is a challenge. mHealth is the practice of medical and public health supported by mobile devices, such as mobile phones, patient monitoring devices, personal digital assistants and other wireless devices — permitting it to create remarkable opportunities in the realm of healthcare.

Although Medi-Chat is only offered in the private sector, supplying both doctors and healthcare from the private sector, it offers these services to businesses' employees who may be from other sectors. This positions businesses in a unique position to take responsibility for helping the people of their country who perform satisfactory work for them. The results of implementing mHealth in the form of Medi-Chat are anticipated to have a positive effect on the African healthcare industry which include; a rising middle class, the introduction of local manufacturers and support from national governments.

KEY OPPORTUNITIES FOR MOBILE HEALTH

- 1 The new National Health Insurance scheme outlines a clear strategy for strengthening the health system, which includes 3 main focal areas; monitoring the extent of health coverage, tracking the health status of the population, and producing disease profile data for use in capitation models — all of which can be enhanced through the use of mobile health installations.
- 2 Under this planned National Health Insurance scheme, it is envisaged that 80% of all services will be delivered through primary healthcare, adding another tier to healthcare delivery which seeks to compensate for the lack of professional doctors available.
- 3 Annual medical insurance costs are escalating four times faster than inflation, deterring many from signing up. Mobile healthcare aims to extend the traditional healthcare services outside of the hospital, increasing a stagnant membership base.
- 4 Mobile health can be used to increase adherence to priority issues like HIV treatment, and reduce the burden of counterfeit drugs and stock shortage.
- 5 As a Value Added Service, mobile health ensures that the Total Health Expenditure is reduced.
- 6 According to the Deloitte Open Mobile Survey, the healthcare industry is thought to be the most promising new mobile growth channel.
- 7 Overall, there is a real opportunity to place mobile health at the heart of healthcare, delivering cradle-to-grave offerings which focus on preventative, promotive, diagnostic and therapeutic solutions. Chronic disease and disability monitoring are two of the greatest opportunity areas capable of transforming thousands of lives with the help of mobile health applications like Medi-Chat.

THE BIGGER PICTURE

Currently, South Africa has one of the lowest life expectancies in the world (64 years), attributing to the profound inequalities of the past which continue to perpetuate amongst society. While 80% of doctors work in the private sector, only 20% of the population have access to such. Resulting in an alarming 80% of the population to be without adequate professional healthcare.

Healthcare in South Africa is therefore at a critical juncture facing escalating costs and an immense shortage of healthcare professionals. Up to 30% of South African doctors have emigrated, abandoning their home continent to fend for itself. Sub-Saharan Africa also bears the highest disease burden in the world. Due to weak healthcare systems, effective healthcare management is limited.

These challenges require immediate solutions to instil hope back into society. It is crucial that both the government and society extend their efforts beyond the immediate problems and look toward the future, embracing new technological advancements which reduce costs, extend the reach to patients and ultimately improve the health of the South African population.

The solution to these conditions is the implementation of mHealth which is seen as a way to provide high quality and easily accessible care at lower costs. In terms of revenue, the global mHealth market is predicted to grow to 24 billion US dollars by 2018. It is for these reasons that Medi-Chat has established itself with the aim of enhancing the future lives of South Africans, enabling our nation to flourish.



WIDENING DISPARITIES IN HEALTH CARE

Disparities in the provision of healthcare proceeds to widen, especially in South Africa which continues to struggle with inequalities arising from its Apartheid past. The national public health sector, staffed by about 30% of the country's doctors, remains the sole provider of healthcare for more than 40 million people who are uninsured and who constitute 84% of the national population. Only 16% of South Africans have private healthcare insurance, which means that the rest of the population either have to pay out-of-pocket or they cannot afford to be treated — resulting in the impact of illness to be financially catastrophic for many South African families. Additionally, many of the state hospitals are in critical conditions. Most of the public healthcare infrastructure are run down and dysfunctional as a result of under funding, mismanagement and neglect.

Critical Challenges:

To sustain and augment South Africa's capacity to train skilfully caring practitioners, this requires support for excellence in the education and training of healthcare professionals and enhancing access to such care, which the National Health Insurance hopes to achieve. Although activism and donations from abroad have enabled the provision of antiretroviral drugs that have saved many lives, bio-medicine is an unlikely ultimate solution to pandemics of HIV and Tuberculosis that are so deeply rooted in the everyday social conditions shaping health. Currently, South African statistics reflect that the total number of people living with HIV is estimated at approximately 7,06 million. Adverse social conditions also contribute to an increasing prevalence of non-communicable lifestyle diseases such as obesity and diabetes.

Furthermore, the National Health Insurance scheme strives to achieve more equitable access to high-quality health services through increased social solidarity within healthcare funding and services. However, working towards reaching such admirable goals will unfortunately be extremely challenging and will probably take decades to address in South Africa. This demands for the implementation of Medi-Chat as an alternative solution to requite the prolonging of these problems, while simultaneously educating society on health matters, helping both the mental and physical ability of individuals to thrive.

SOCIAL AND POLITICAL FAILURES

Regrettably, many South Africans have been co-opted into lavish lifestyles, wasteful consumption patterns and nepotism that frustrate the ethos required to reduce such disparities. Although global institutional efforts have been intensified to support the international development targets, current economic trends globally and in South Africa are preserving privilege for a minority of people, while simultaneously intensifying inequality, poverty, violence and environmental abuse.

With the governmental failure to address these perpetuating problems, it becomes the task of those in healthcare and in business to implement lasting solutions which will strive to eradicate the corruption that has been dominated by a misguided agenda. To buy into Medi-Chat is to buy into a better future, to be a part of a change that has been long overdue in the proper care-taking of South Africa's people.



PRICEWATERHOUSECOOPERS REPORT

PricewaterhouseCoopers (PWC) is the second largest multinational service network. Statistics from its annual report on healthcare exemplify the need for implementing mobile health;

- 2017 shows that 68% of total deaths globally occur due to NCDs (non-communicable diseases).
- By 2035, the global shortage of healthcare professionals will reach 13 million from 7 million today.
- In a recent PwC Health Research Institute survey, 85% of clinicians said they would use data from apps and wearables in future treatments.
- Both the private sector and the public sector have a social responsibility to redefine traditional healthcare business models, creating a new method for sustainability.

"Over the next decade, developing countries will need to spend billions on healthcare infrastructure and services. Advancements in technology must be considered with these investments" - Vaughn Kauffman (PwC Global Healthcare New Entrants Leader, 2017). Thus, with the growing number of digital users, the mobile market is a lucrative landscape to invest in. The PWC report states how new digital health models are essential in overcoming many of the challenges hindering healthcare. Businesses should therefore consider embracing the Medi-Chat application for client distribution, not only for the benefit of the business (both monetary and socially rewarding), but for the enhancement of a better future for the citizens of South Africa. This country can only assume success with the responsible contribution made by all who are in a position to help. Medi-Chat aspires for the merging of technology, professional care and business co-operation to ultimately produce a healthy country, prosperous for future endeavours.

