



The 1<sup>st</sup> Medical Ecosystem by Blockchain

# Introduction



## What is MediConCen

- **MediConCen** is an insurtech founded in 2018 that **automates insurance claims** for insurance companies, medical networks and clinics using **Hyperledger Blockchain**.

## MediConCen in Numbers

- **1<sup>st</sup>** Blockchain medical ecosystem in HK
- **10+** worldwide awards
- **2** medical networks plus **200+** solo doctors connected
- **10** insurance companies signed NDA
- **200,000** group employees connected

## Our Team



### William, CEO & Co-founder, FSA

- Founding Member of Zhong An International
- Co-founder of Insurer digital channel



### David, CTO, MSc

- Hyperledger Technical Ambassador
- Ex-ASTRI Engineer



### Kelvin, COO & Co-founder, FRM

- Qualified Risk Manager



### Jenny, CDO & Co-founder, MEcon

- Ex i-Banker



### Ben Ng, Director & Advisor

- Ex CMO of insurers, incl. Chubb, Bowtie
- 20yrs + experience



### David Wong, Director & Advisor

- Ex CEO of insurers incl. FWD, Manulife
- 40yrs + experience



### Clifford Yang, Director & Advisor

- Ex chairman of a general insurer
- 20yrs + experience

# *How does medical insurance card work?*





# Medical card system

Medical networks **sign up** doctors to the panel list and set a **fixed price**.



Clinics



Medical networks pay the doctor and claim the insurance for you.



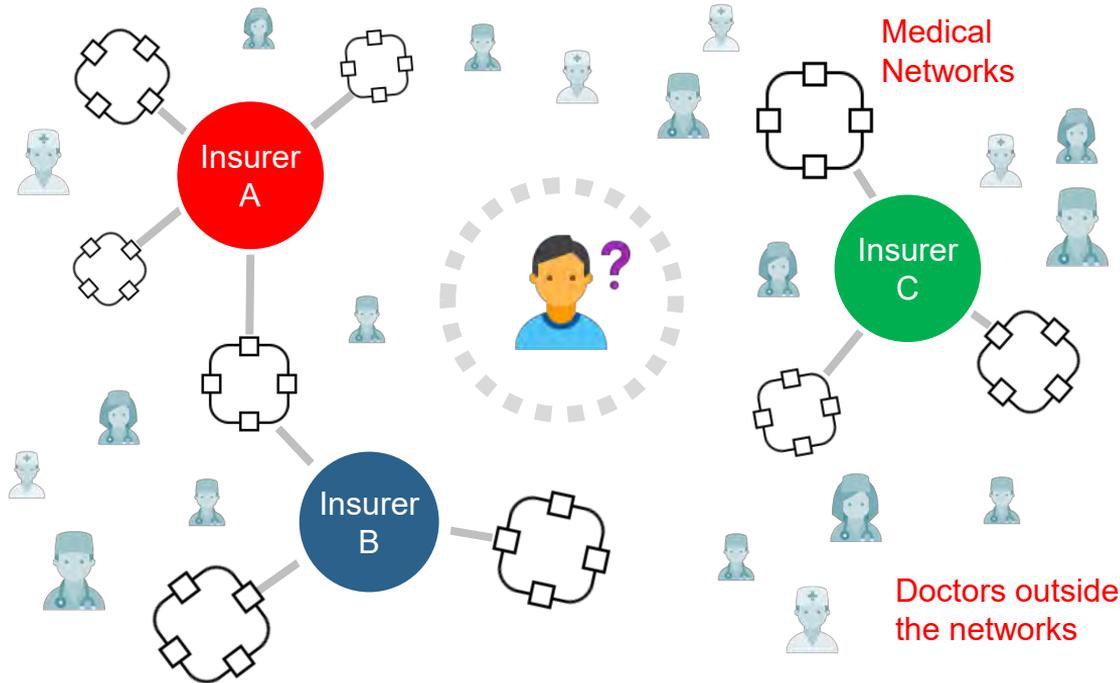
Insured Employee



Insurer



# Medical network



**10%  
COVERAGE**

**LONG  
PROCESS**

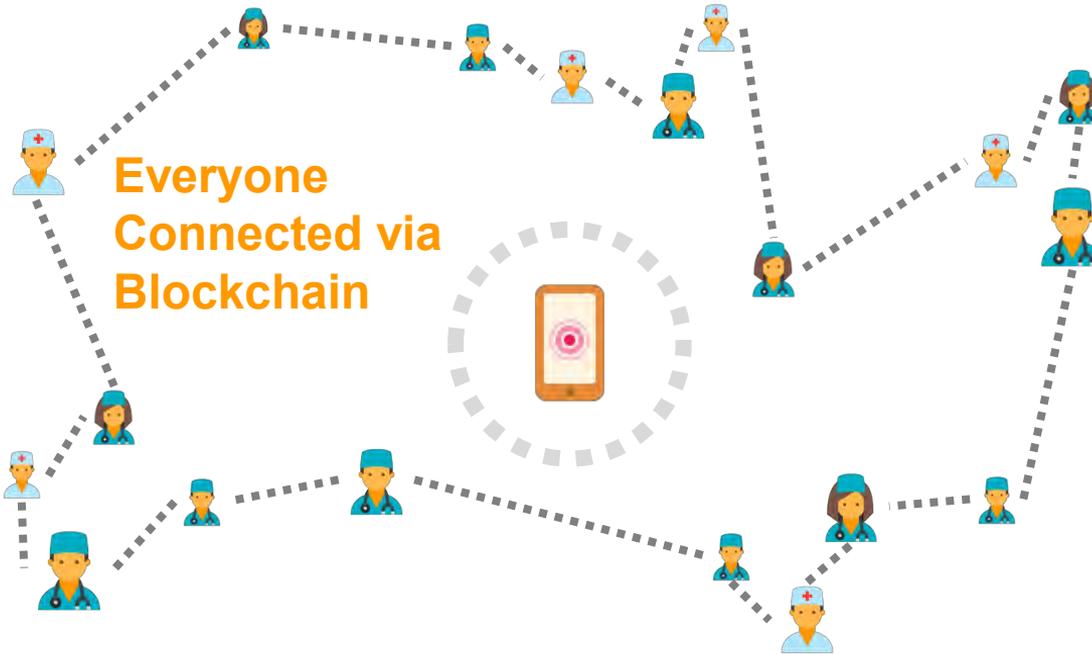
**TOO MANY  
SYSTEM**



# Our Solution



# Network-redefined



**INCLUSION  
OF ALL NETWORKS  
AND DOCTORS**

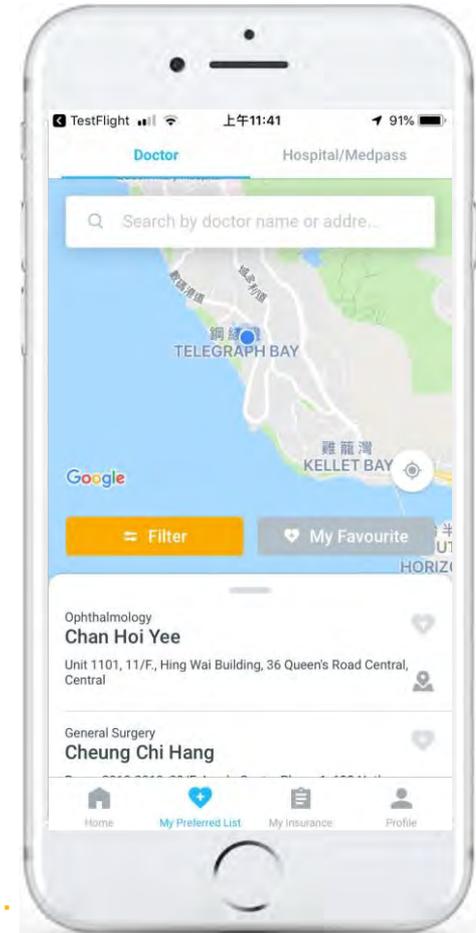
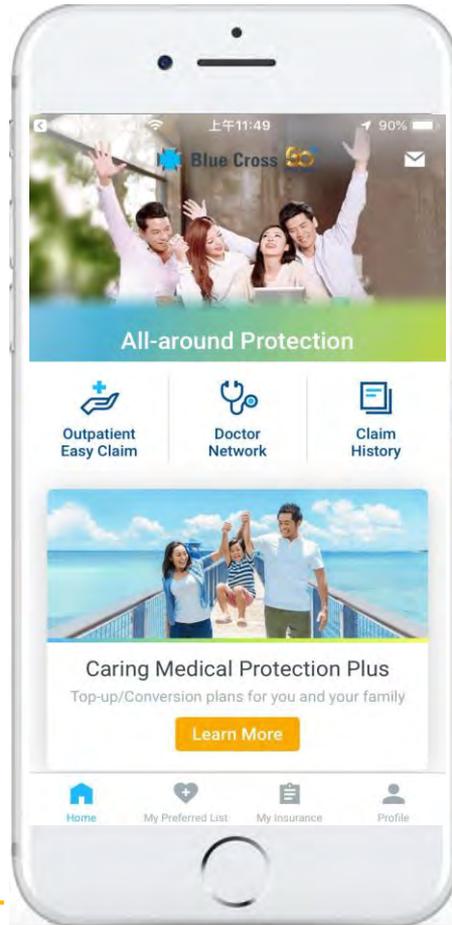
**AUTOMATED BY  
SMART  
CONTRACT**

**SINGLE OPEN  
PLATFORM**

# How it works

## Employee

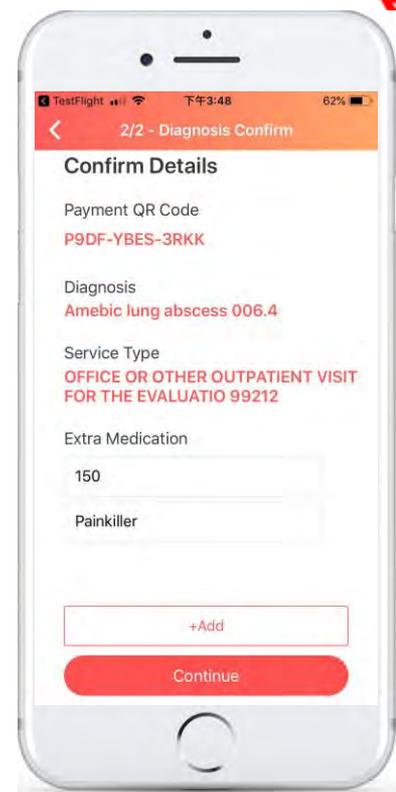
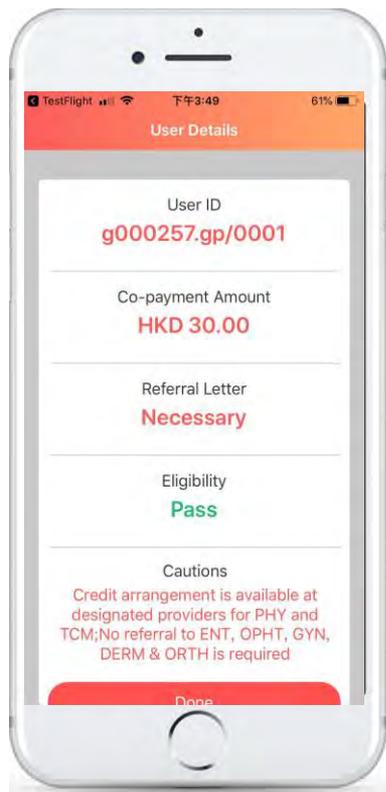
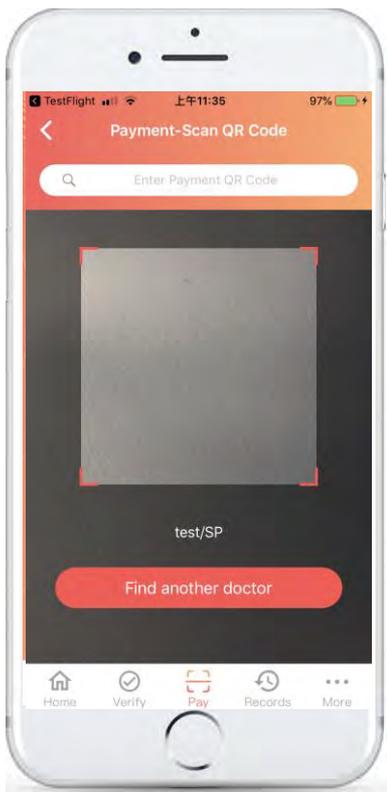
Find Clinic through  
Apps of Insurance  
Company





# How it works

**Clinic**  
Scan to  
complete  
transaction



# Extra Features



Global  
Network



Online  
consultation



Online  
queuing system



# Benefiting EVERYONE!

<b>Doctors</b>	<ul style="list-style-type: none"><li>• Easy and fast to join network</li><li>• Free to set own price based on demand</li><li>• Fast settlement of bills</li></ul>
<b>Insurer</b>	<ul style="list-style-type: none"><li>• Reduce cost by accessing more medical service supply</li><li>• Competitive advantage to tailor-make insurance plan with different option of doctors</li></ul>
<b>Insured</b>	<ul style="list-style-type: none"><li>• More doctors to choose</li><li>• Fully digital and hassle free</li></ul>
<b>Employer</b>	<ul style="list-style-type: none"><li>• Instant granting and removal of medical insurance for employees</li><li>• HR no longer need to handle over spending cases through payroll offset</li></ul>



# Media Recognition



South China Morning Post

Banking & Finance

### Hong Kong insurer Blue Cross adopts blockchain to speed up medical claims, eliminate fraud



### 藍十字推一站式醫保服務手



### 【保險科技】藍十字推區塊鏈醫療索償服務手機App



unwire.pro 科技趨勢 企業專訪 資訊保安 營銷策略 科技專欄  
藍十字夥結聯合推手機程式 區塊鏈技術提升醫療索償效率及安全



### 保險商區塊鏈App 助找醫生兼索償



港澳版 > 財經

### 藍十字保險推出港首個區塊鏈保險索償服務手機App

2019年7月17日 (三)  
32°C



# Recognition



Only awardee under Fintech



Cyberport Incubatee



Only Insurtech HK corporate member



HK Representative to International Competition held by Indian Govt (Obtained US\$10,000)



Fintech Awards Outstanding Blockchain Solution



ICT Startup (Software & Apps) Award Certificate of Merit



InsurTech of the Year Top 3 finalist



2019 Cohort



2019 Eureka Nova & Mizuho Crowd Brain member





# Technology Recognition

Q2 2019

## 超级账本2019三季度中国贡献榜

超级账本 Hyperledger超级账本 10月21日



### 一、代码贡献榜

为感谢所有为了超级账本项目作出贡献的人们，本贡献榜统计中国开发者在超级账本项目下的贡献并定期公布，期望贡献者们为大众所知。

如果贡献者在Github里面给出的信息，不能帮助我们确定其为中国人（含港澳台），数据不统计，可能造成部分遗漏，敬请谅解；如果您是中国人并为超级账本作出了贡献，而且希望出现在以后季度的贡献榜中，请联系我们：slong@apac.linux.com

Hyperledger Fabric		
贡献者及姓名	贡献次数	所属机构
Chongxin Luo (罗崇昕)	54	IBM
Jay Guo (郭剑南)	50	IBM
Wenjian Qiao	17	
David Liu (刘宇翔)	7	MediConCen
Baochua Yang (杨保华)	3	Oracle
Tong Yanjuan	3	
Shenlin Zhang	2	
Wangdong	2	
Zhao Chaoyi	2	
ZZZLL	2	
Hengming(5sWind) Zhang	1	
Hengxin Fun	1	
Kai Chen	1	
TopJohn (宣章炯)	1	杭州趣链科技有限公司
Xu Chen Hao	1	
Yaojincheng	1	

Hyperledger Fabric	
贡献者及姓名	贡献次数
Chongxin Luo (罗崇昕)	33
Jay Guo (郭剑南)	24
Wenjian Qiao	19
Danny Cao (曹晓华)	5
Taibin shi	5
Hengming(5sWind) Zhang	3
Bright Yin (印明亮)	2
Chen Xuan	2
David Liu (刘宇翔)	2
Xiang Dong Hu (胡香冬)	2
乔伦徐 (徐乔伦)	1
TopJohn (宣章炯)	1
Wang Dong (王栋)	1
Yang cheng (程阳)	1

Q3 2019

One of the only few company in China that can contribute code to global hyperledger blockchain



“All our dreams can come true, if we have the courage to pursue them.”

- Walt Disney

**Let's create insurance of the future together!**





# Appendix



# Blockchain vs Centralized DB

Blockchain is vital to instill trust and robustness to the system vs centralised share database.\*

	Blockchain	Centralised Shared Database (by say MediConCen)
Does system work if MediConCen was closed or hacked?	Yes	No
Will solution work if MediConCen intentionally destroy or corrupt the ledger?	Yes	No
Can all parties skip reconciliation and just trust the database	Yes	No, When one of the participating entities is hacked, and that entity can write corrupted' data into the shared database

\*Refer appendix for why it is a good use case based on World Trade Forum decision tree



# The Technology

Based on Hyperledger Fabric since it has advantages highlighted.

	Hyperledger Fabric	Ethereum	Bitcoin
<b>Cryptocurrency required</b>	none	ether	bitcoin
<b>Network</b>	Permissioned	public or permissioned	public
<b>Transactions</b>	public or confidential	anonymous or private	anonymous
<b>Consensus</b>	PBFT	proof of work	proof of work
<b>Smart contracts (business logic)</b>	yes (chaincode)	yes (Solidity, Serpent, LLL)	none