

sofía

the problem

**The Health Care market in Mexico is ~\$65 Billion USD**

with a 50/50 split between public and private spend.

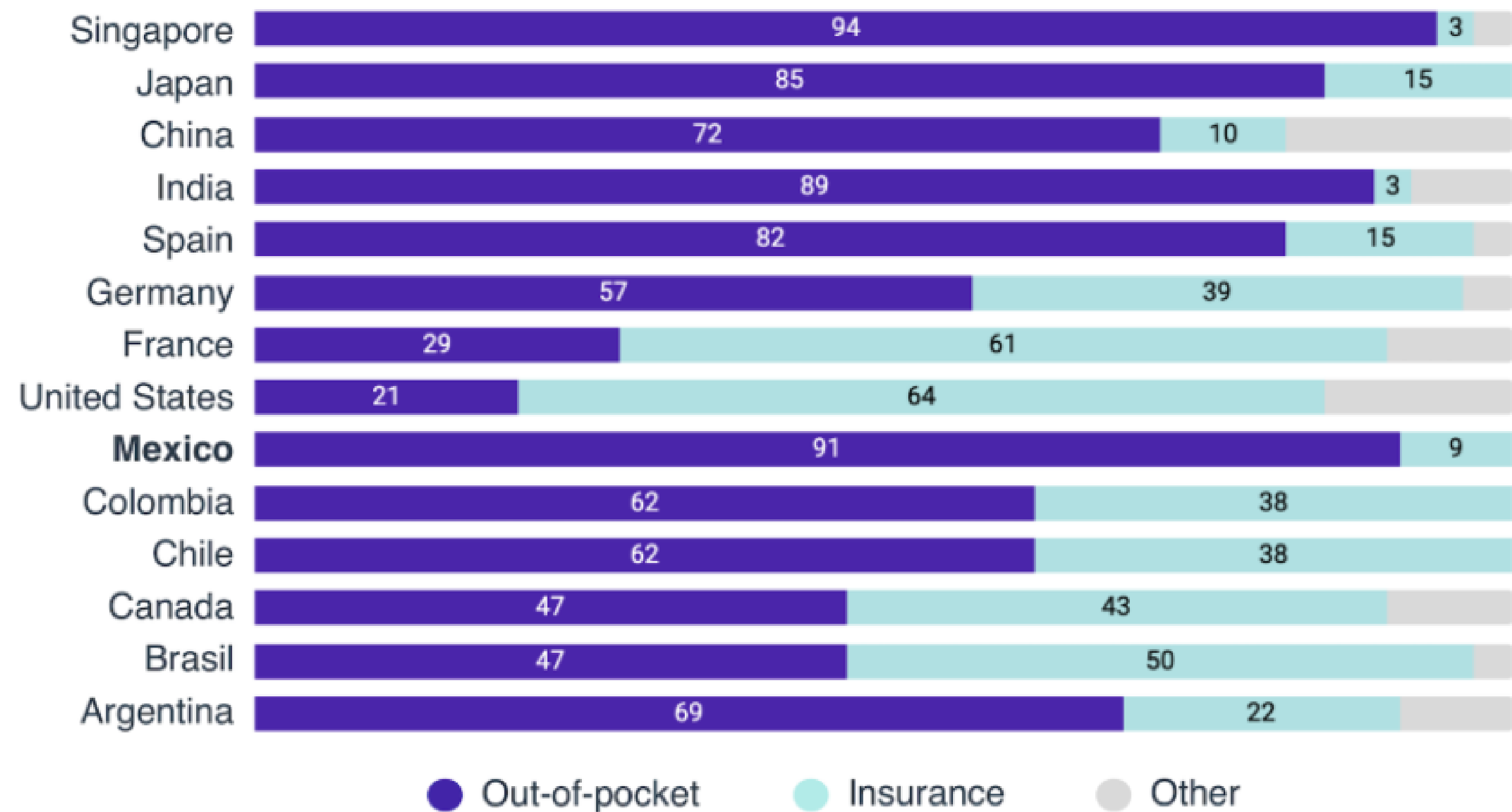


**\$65 Billion  
USD**

## PRIVATE HEALTH SPEND SPLIT

Only 9% of private health spend goes through insurance.

### Private Health Spend by Country

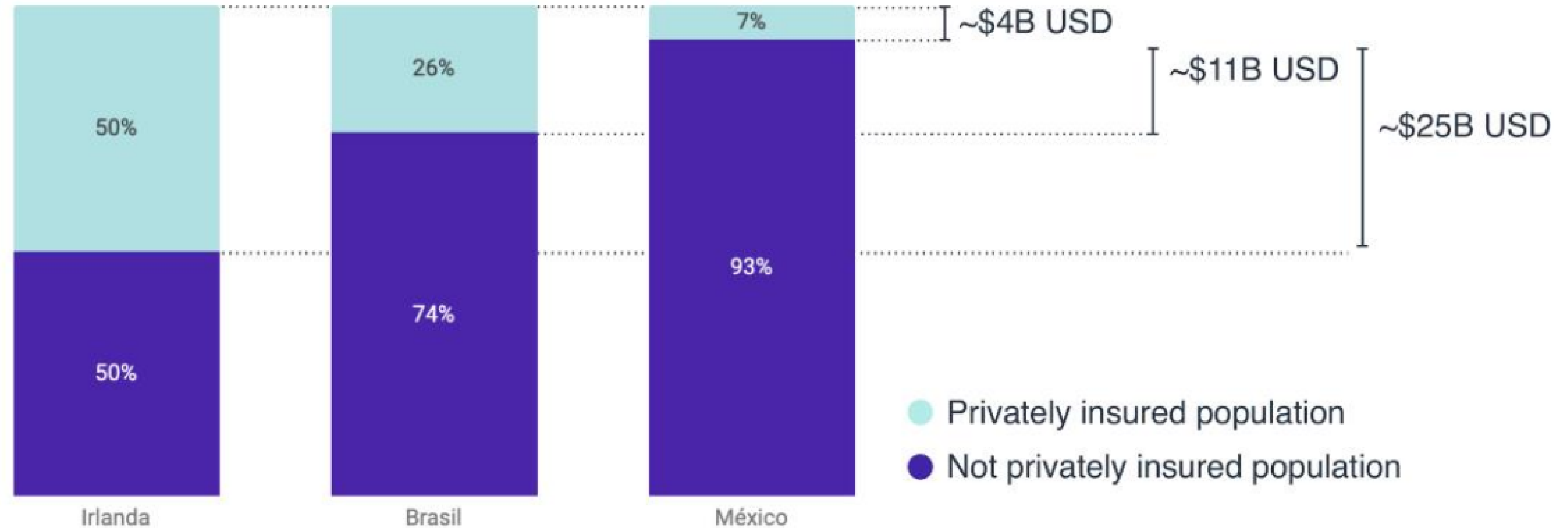


Source: Asociación Mexicana de Instituciones de Seguros

## MARKET PENETRATION

There is a \$11B to \$25B latent market to be captured.

Private health insurance penetration



Sources: Agência Nacional de Saúde Suplementar, Asociación Mexicana de Instituciones de Seguros, Private Health Insurance in the European Union Report

## WHY PENETRATION IS LOW

Cost, distribution, and trust are hampering market penetration.

### A national survey asked:

Would you be willing to buy insurance on top of your public coverage?

58%  
said yes!

### Then followed up:

Why don't you have insurance?

It's too expensive.

40%

I don't know how they work or how to acquire them.

20%

I haven't been offered one.

9%

I don't trust insurance companies.

4%

### It's all about:

💰 Cost

📄 Distribution

📖 Understanding  
and Trust

Source: Encuesta Nacional de Inclusión Financiera 2015, INEGI

● our solution

## VALUE PROPOSITION

Sofía's product is a health plan that facilitates access to care and covers health expenses through insurance.



### **Simple**

Our app offers a delightful digital experience to find care and manage their insurance coverage.



### **Close to our users**

We will have no intermediaries; we are in direct contact with our users throughout their whole medical journey.

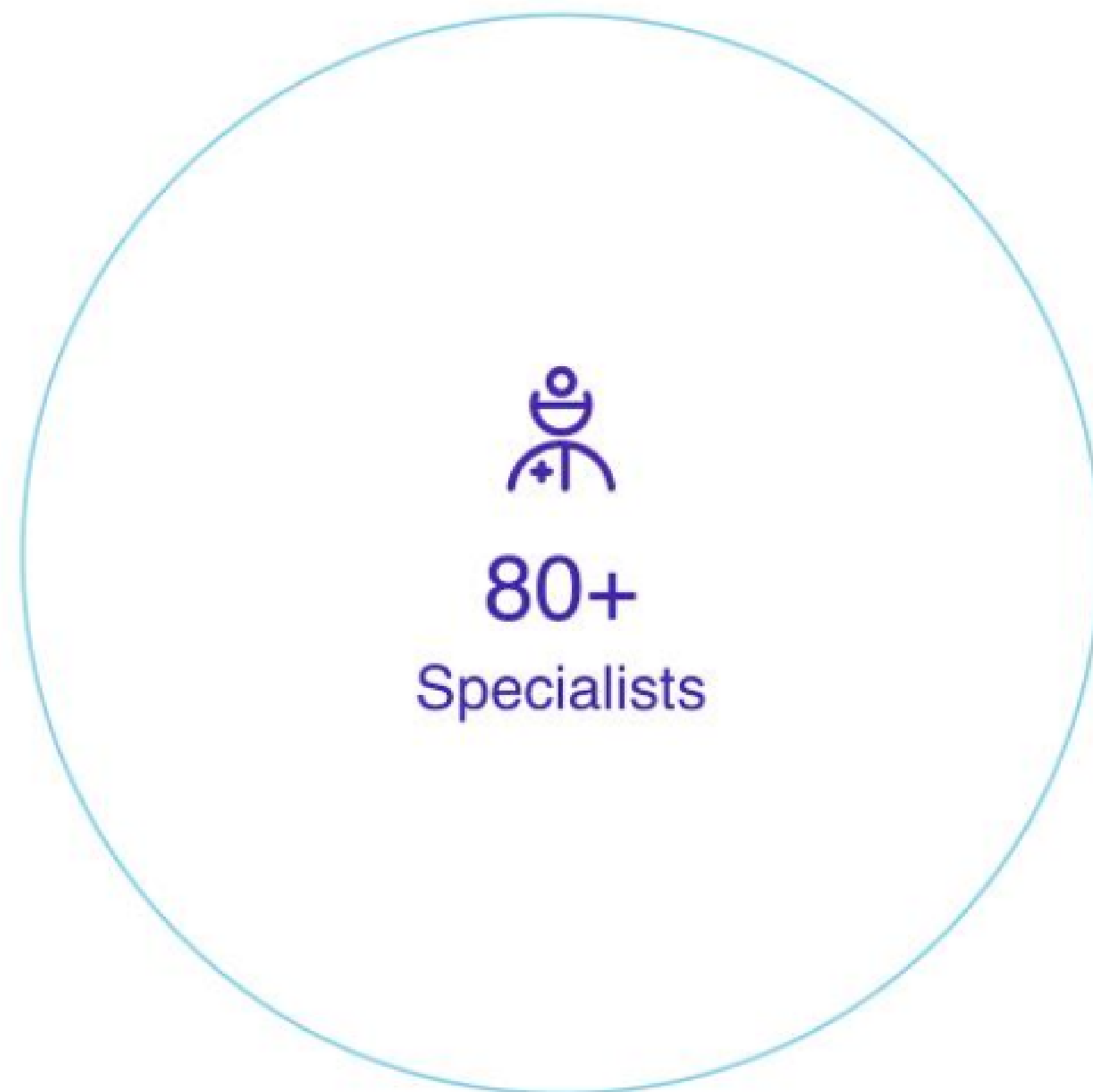


### **Complete**

Our insurance plan includes coverage for preventive care, primary care, and major health issues.



## CARE DELIVERY PARTNERS



### **Closed group of doctors to provide care.**

Video consult doctors are in payroll, secondary care are fee for service.



### **Closed group of healthcare providers**

## MEDICAL STRATEGY

- Prioritize high value care organizations **over** brand driven providers
- Focus on measuring medical outcomes **over** quantifying medical supplies
- Episode based care **over** accumulation of fees for services
- Highly standardized procedures **over** ad hoc medical care

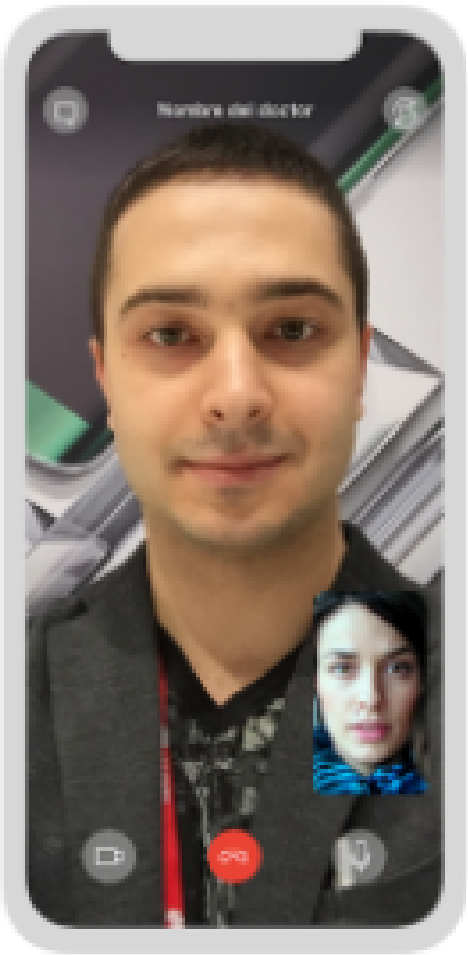
Progressively  
moving away  
from the  
status quo

## A suitable insurance product for Mexico's growing middle class

- **Primary Care**  
Preventive Care, Video and Primary Consultations with co-payments
- **Secondary Care**  
Consultations with specialists, drugs, lab tests and hospitalization, with co-insurance
- **Annual Premium**  
\$300-\$500 USD /per person
- **Sum Insured**  
\$50k-\$75k USD

# CUSTOMER JOURNEY

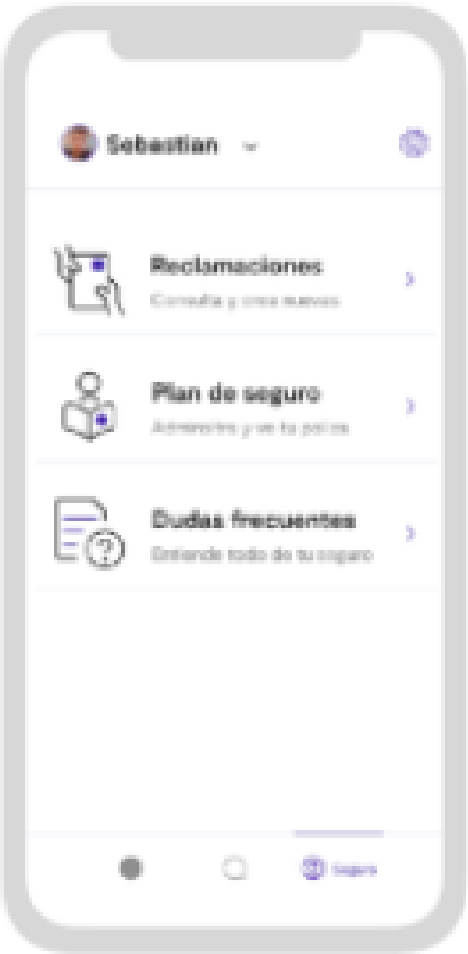
## VIDEOCONSULTS



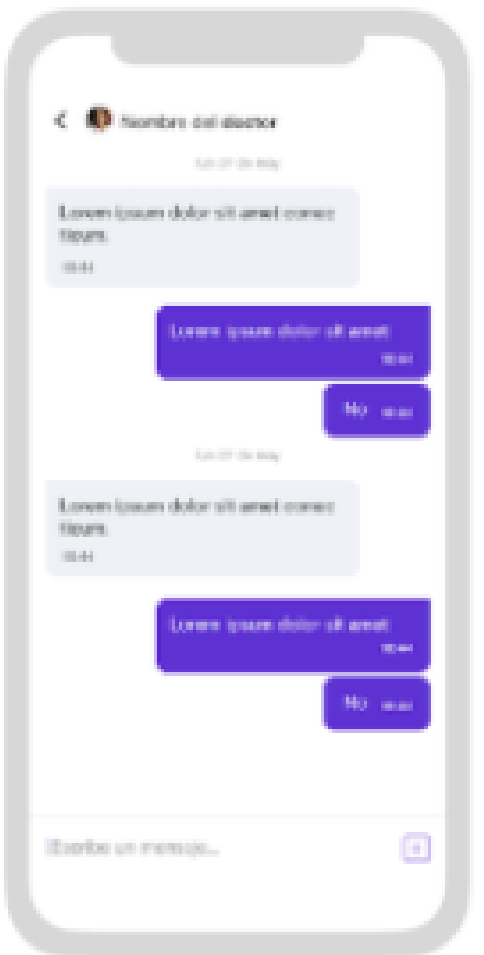
## FIND CARE



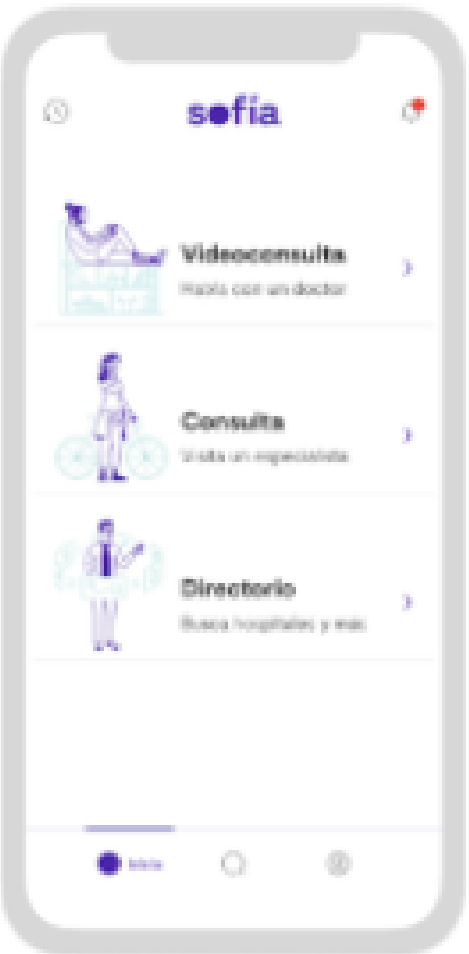
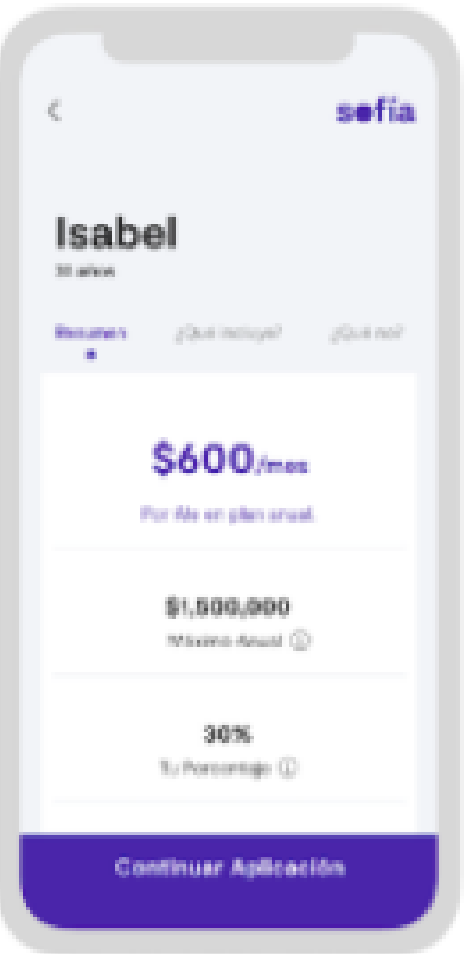
## REVIEW INSURANCE PLAN AND CLAIMS



## ASSISTANT



## SUBSCRIBE



# Direct to consumer distribution

## Incumbents

- Agent dependent structure
- The broker owns the customer relationship

### Sales:

- Yearly cost structure
- Intrusive sales behavior

### Marketing:

- Generic Messaging
- Massive Broadcast
- Unquantifiable effect

Highly dependent on market demand, without (really) creating any additional market.

## Sofía

- Direct to Consumer Model
- Sofía owns the customer relationship

### Sales:

- One-off cost structure
- Responsive sales behavior

### Marketing:

- Tailored content
- Digital Native
- Data driven

Educating our prospects, expanding the market size.

● our backers

## INVESTORS

We are currently  
backed by world  
renowned investors.

**Ribbit** Capital





# sofía

We create products and services that v  
improve the health of millions of people





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