Executive summary

Seguro Sin Vueltas — AI assistant on WhatsApp that guides patients with major medical insurance at no cost and routes them to in-network doctors and hospitals, backed by VITAE Asesores.

Use your health insurance without the runaround.

In one line: Free WhatsApp guide to use Mexican health insurance



The problem

- 14.5 M Mexicans have private health insurance, but using it is a maze: hospital networks, deductibles, co-insurance, surgery scheduling, reimbursements.
- Patients arrive late or at the wrong hospital and end up paying out of pocket or abandoning the claim.
- Doctors and hospitals lose insured patients because nobody connects them with people who already have coverage.

The solution

Seguro Sin Vueltas is a free guidance service for patients: an AI agent on WhatsApp collects the basic details, reads the policy with computer vision, pre-qualifies the case and assigns it to a specialist advisor at VITAE, who guides the patient to doctors and hospitals in their insurer's network. Our own CRM gives advisors a prioritized queue, case files, live chat with takeover and KPIs.

- Single entry point on WhatsApp from the website or referral QR codes, tagged by source (patient, emergency, surgery, doctor, company).

- The AI agent collects data, reads the policy summary page (OCR) and transcribes voice notes; it never promises coverage or gives medical advice.
- Pre-qualification and automatic assignment to the available advisor with the lightest workload.
- Advisor CRM: prioritized queue, funnel, patient case file, live chat with 'take control', insurer-specific forms, SLAs.
- Network of partner doctors and hospitals with no membership fee; HR portal for companies.

Why we win

- AI does the heavy lifting (data capture, policy OCR, prioritization); a human expert makes the sensitive decisions.
- Health guardrails: no coverage promises, no medical advice, closed list of insurers, human in the loop.
- Free for the patient: revenue comes from the partner network and companies, not from the sick.
- Our own CRM with role-based security (RLS): each advisor sees only their own cases.

Traction

- Platform in production (pilot) since July 2026: website, WhatsApp agent and advisor CRM.
- Operated by VITAE Asesores (vitaeasesores.com), its corporate brand: a network of partner doctors and HR teams with free advisory, tools and a CRM to follow up on every case.
- Real case metrics still to be documented (test data was wiped in Jul–Sep).

Market

Level	Annual size	How it is calculated
TAM	US$29 M	14.5 M people with major medical insurance × ~5% with a hospital event per year (~725k cases) × US$40 per routed case
SAM	US$11.6 M	Mexico City and State of Mexico (~40% of insured people)
SOM	US$300k	~750 cases routed per month by month 24 (≈2.5% of SAM) + partner memberships

Business model

Free for the patient. Revenue from a coordination fee charged to partner doctors and hospitals per attended case, a partner membership with visibility and tools, and a B2B program for companies with a group policy.

The round

Item	Proposal
Amount to raise	US$500,000
Equity offered	25%
Pre-money valuation	US$1,500,000
Post-money valuation	US$2,000,000
Runway	24 months (excluding revenue)
Suggested instrument	Post-money SAFE (the YC standard and used in ~93% of US pre-seed rounds, according to Carta)

With these funds we will achieve:

- Network of 30+ partner doctors and hospitals with per-case fees

- ~750 cases routed per month
- HR program with companies
- Expansion to Guadalajara and Monterrey

Team

- **Rafael Herrera** — CEO / CFO
- **Vladimir Díaz** — CTO
- **Francisco D'Angelo** — Head of Legal and Compliance

Contact: Menteia · misegurosinvueltas.com