Business plan

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.

1. Summary

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.

Use your health insurance without the runaround.

2. 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.

3. Solution and product

- 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.

Technology

- Next.js 14 + TypeScript (websites and CRM); Supabase (Postgres with RLS, pgvector, Auth, Storage, 10 Edge Functions).
- Meta WhatsApp Cloud API; agent in n8n; OpenAI (GPT-4.1, vision, Whisper).
- DigitalOcean + Traefik/Docker, Cloudflare, Metabase, Resend.

4. 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

Supporting data:

- Health insurance premiums 2024: ~US$8.5 B; loss ratio 74% (AMIS).

- More than 14.5 M people with major medical coverage (+4.4%).
- 71k registered insurance agents (Jun-2024).
- Claims paid in 2025: ~US$7.8 B (+19%).

Market figures are estimates based on public sources; validate them before sending to institutional funds.

5. Target customer

- Patients with major medical insurance (policyholders and family members) in Mexico City and the State of Mexico facing surgery, an emergency or medical tests.
- Specialist doctors and in-network hospitals looking for insured patients.
- HR departments at companies with a group policy (employee benefit).

6. Business model and pricing

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.

Item	Price
Patient	Free
Coordination fee per attended case (partner)	US$25–60
Partner doctor membership (profile, scheduling, CRM)	US$50 / month
HR program (companies)	US$1–2 per employee / month

7. Go-to-market strategy

- Patients: health SEO and content + Meta and Google campaigns (with human approval of spend).
- Referrers with QR codes: medical offices, pharmacies, insurance agents.
- Network of partner doctors and hospitals in Mexico City/State of Mexico with no initial membership fee, recruited through vitaeasesores.com (portal for doctors and HR).
- Companies: HR as a B2B2C channel (wellness benefit for employees).

8. Competition and positioning

Alternative	What it offers	Our advantage
Traditional insurance agent	Sells the policy, offers little follow-up	24/7 support when using it
Insurer's call center	Paperwork, not guidance	Advisor on the patient's side
Doctor directories (Doctoralia)	Search and book	Connects based on your policy's network
Reimbursement handlers	After-the-fact paperwork	Guidance before, during and after

9. Defensible advantages

- 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.

10. 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).

11. Team

Partner	Role	Stake in Menteia
Rafael Herrera	CEO / CFO	33.3%
Vladimir Díaz	CTO	33.3%
Francisco D'Angelo	Head of Legal and Compliance	33.3%

Hires funded by the round:

- Full-stack developer — from month 1
- Customer success / implementation — from month 1
- Growth / digital marketing — from month 3
- B2B account executive — from month 4
- Support / operations — from month 6

12. Financial projection (24 months)

Quarter	Revenue	Expenses	Net cash flow	Cumulative cash flow
Q1	US$1,400	US$35,738	US$-34,338	US$-34,338
Q2	US$7,841	US$56,048	US$-48,208	US$-82,545
Q3	US$13,003	US$59,859	US$-46,856	US$-129,402
Q4	US$19,682	US$60,021	US$-40,339	US$-169,741
Q5	US$28,667	US$60,183	US$-31,516	US$-201,257
Q6	US$41,162	US$60,345	US$-19,183	US$-220,440
Q7	US$58,992	US$60,507	US$-1,515	US$-221,955
Q8	US$84,938	US$60,669	US$24,269	US$-197,686

- Monthly recurring revenue (MRR) at month 24: **US$31,850** (ARR US$382,202)
- Total 24-month spend: **US$453,371**; cumulative revenue: **US$255,684**
- Projected monthly breakeven: **month 21**

Revenue assumptions:

- No revenue in the first 2 months (partner signing and compliance).
- Routed cases: 40/month in month 3, growing 15% monthly: ~750 cases/month by month 24.
- Average coordination fee: US$35 per case attended by a partner.

- Partners with membership: 10 in month 4, +5 per month (US$50/month).

13. The round

- Amount: **US$500,000** for **25%** (pre-money US$1,500,000, post-money US$2,000,000).
- Use of funds detailed in *06_Modelo_Financiero_y_Ronda* (financial model and round).

14. Risks and mitigation

Risk	Mitigation
Health data (sensitive, LFPDPPP)	Privacy notice and express consent; RLS; legal review before scaling
Routing fee model (medical ethics, conflicts of interest)	Transparent coordination fee, no exclusivity; the patient chooses; legal review
Unsupported marketing claims	Remove 'thousands of cases' and illustrative testimonials until real data exists
Dependence on external n8n and a single server	Move the agent to our own redundant infrastructure
Expensive patient acquisition	Referral and company channels; human approval of ad spend