24-month roadmap

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.

Next 8 weeks (before asking for money)

What YC recommends doing first: talk to users, charge early and get 10 customers who actually use the product.

- Handle 30 real cases and document them.
- Sign 5 partner doctors who pay something.
- Remove unsupported figures from the website.

Milestones tied to the use of funds. Each quarter has a deliverable the investor can verify.

Months 1–6: Compliance and network

- Health data privacy notices
- 30 partner doctors signed
- 100 cases/month

Months 7–12: Monetization

- Per-case fee with partners
- Doctor portal
- 250 cases/month

Months 13–18: Companies

- HR program with 3 companies
- Voice agent
- 400 cases/month

Months 19–24: Expansion

- Guadalajara and Monterrey
- ~750 cases/month
- Break-even

Features that answer competitors' customer complaints

Taken from 09_Competencia_y_Quejas: what customers complain about with competitors that we do not fully cover yet.

Months 1–6

- **Policy explainer: non-binding estimate of deductible, coinsurance, waiting periods and exclusions** (partial, high): The face page is read today; missing the 'what would I pay?' translation with a clear notice that the insurer decides.
- **Complete file for surgery pre-authorization letter with deadline tracking** (partial, high): The CRM has insurer forms; missing per-insurer checklist, submission and business-day deadline tracking with overdue alerts.
- **Doctor and hospital network filtered by insurer and policy tier** (partial, high): The partner network is being built (target: 30 in months 1–6); without it, policy-based routing is limited.
- **Health data privacy: notice, express consent and legal review** (partial, high): RLS and role-based security exist; health privacy notices are still pending legal review.
- **Revenue model transparency (non-exclusive partner fee)** (partial, medium): Flagged as a conflict-of-interest risk; disclosing it avoids the distrust seen with pay-to-rank directories.

Months 7–12

- **Reimbursement management and tracking (file, claim number, alerts)** (missing, high): Slow reimbursement is a top Condusef complaint; missing a flow to assemble invoices and medical report and track the claim number.
- **Denial support: review of denial letter and guidance to appeal to the insurer and Condusef** (missing, high): Payment denial is the number-one complaint; today the product guides before the event, not after a denial.
- **Case status visible to the patient** (missing, medium): Advisors see the file; the patient lacks a simple tracker (via WhatsApp) of where the case stands.

Months 13–18

- **Renewal guidance amid premium hikes (keeping seniority)** (missing, medium): Growing 2026 pain; any product recommendation requires a licensed agent, so it must route through VITAE Asesores.
- **HR program for group policies** (partial, medium): An HR portal exists; the company program is planned for months 13–18.
- **Phone voice agent** (missing, low): On the month 13–18 roadmap; useful for older patients.

Months 19–24

- **Verified patient reviews of partners** (missing, low): Only from CRM-handled cases, to stand apart from unreliable directory reviews.

Metrics we will report every quarter

- New cases per month
- Time to first response
- % of cases routed
- Active partners
- Revenue per case
- Patient NPS