Y Combinator application (raw draft)

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.

Answers ready to paste into the YC form (Winter 2027 closes on **Nov 2, 2026**, 8 pm Pacific time; confirm at ycombinator.com/apply). Only real data as of Oct 28, 2026; where there is no data we say so. At the end, the critique a partner would make.

Criteria used: ycinsight.com/apply (what partners look for in each question), ycinsight.com/yc-deal and ycinsight.com/yc-request-for-startups.

Company

Describe what your company does in 50 characters or less.

Free WhatsApp guide to use Mexican health insurance (51 characters)

What is your company going to make?

Seguro Sin Vueltas helps people with private health insurance (SGMM) in Mexico City use their policy. They write on WhatsApp; an AI agent collects their data, reads the policy with OCR and assigns the case to a specialist advisor, who routes them to in-network doctors and hospitals. Free for the patient. Operated by VITAE Asesores, which also recruits doctors and HR teams as partners (vitaeasesores.com).

Progress

How far along are you?

Live since July 2026: patient site, WhatsApp agent and an advisor CRM. No revenue. Real case volume not yet documented (test data was wiped in July–September).

How long have each of you been working on this? How much of that has been full-time?

~3.5 months.

Idea

Why did you pick this idea to work on? Do you have domain expertise? How do you know people need what you're making?

Families with coverage still pay out of pocket or abandon claims because the network, deductibles and pre-authorizations are confusing. We have no patient interviews documented yet.

Who are your competitors? What do you understand about your business that they don't?

The insurer's call center, the agent who sold the policy, doctor directories (Doctoralia); in the US, navigation companies like Accolade and Garner. What we think we understand: nobody is on the patient's side at the moment of using the policy.

How do or will you make money? How much could you make?

Coordination fee from partner doctors/hospitals per attended case, partner memberships and an HR program per employee. Not validated with any payer yet.

Tell us something surprising or amusing that one of you has discovered.

Pending — needs real cases.

Founders

Founders

Three co-founders: Rafael Herrera (CEO/CFO), Vladimir Díaz (CTO, software engineer, 20 years, PhD in business competitiveness and innovation from IQS–Ramon Llull, advised Ford, CANTV, Google and Globant) and Francisco D'Angelo Ohep (lawyer, LLM in international business law, AI-law specialist from Universidad de Salamanca). Vladimir wrote the code.

Numbers YC will work out

Question	Honest answer
Default alive?	No. No revenue.
Does it fit a 2026 RFS?	Partial fit with 'Vertical AI for compliance-heavy industries (healthcare)'.
Valuation we would ask for outside YC	US$1,500,000 pre-money
What YC offers	US$500k: US$125k for 7% (≈ US$1.79 M post) + US$375k on an uncapped SAFE with MFN

Blunt critique (what a partner would attack)

- Product built, large market (14.5 M insured people), zero evidence: no documented real cases and no one paying.
- Charging doctors for routing patients carries ethical and legal risk in Mexico; YC will ask about the model in detail.
- The website says 'thousands of cases handled': if YC sees that without data, it is an honesty red flag.

What to do in the next 8 weeks

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