

Whitepaper



HealthCoin+

The Coin To Reinvent Health and Wellness Payment Systems



www.healthcoinplus.com



Why HealthCoin Plus?

EXPERIENCED TEAM

HealthCoin Plus has an award-winning team whose business experience spans more than 50 years combined in the financial and healthcare markets.

AMAZING SPONSORING COMPANY

HealthCoin Plus is Sponsored by HealthPoint Plus. HealthPoint Plus has a solid foundation, in business since 2014. This is a telehealth service company located in Danvers, MA. They are building out 5 streams of income. They have an A+ rating with the Better Business Bureau & will be traded publicly this year.

WHY INVESTORS PREFER HEALTHCOIN PLUS

A coin created for all things health whose ecosystem is unmatched by any other coin in this space. HealthCoin Plus is on the decentralized exchange, offering the true peer to peer transactions, and attached to the Gold Standard of the Blockchains, Bitcoins Blockchain.

HEALTHCOIN PLUS IN NUMBERS

Locked (Capped) at 100,000,000

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Executive Summary

HealthCoin Plus is the coin to reinvent health and wellness payment systems, thus resolving a crucial inefficiency for the crypto world. Up to this moment, no other coin has prepared to create the perpetual ecosystem HealthCoin Plus has. A system where you can spend or save your HealthCoin. The innovative model of HealthCoin Plus brings to the crypto community a multifaceted system that allows you several uses for your coin. There is an application that allows you to earn HealthCoin for completing certain health-related goals. This platform ties in community and healthy initiatives while also making you money that you can purchase real goods and services with in the market place. The marketplace being built out is for all things health. Imagine someday paying for your groceries in a wholefoods store, picking up your scripts at your local pharmacy, having an alternative medical treatment done that your insurance won't cover. All along, tied to a perpetual ecosystem of advertisers and rewards members using your coin. In the near future, we will have fitness centers, acupuncturists, chiropractors, vitamin stores, pharmacies...as well as paying the copays and deductibles to doctors on the HealthPoint Plus network. How much more effective would your health savings account be if you weren't taking from your weekly pay, but instead, owning a cryptocurrency that offers more options and usage within its own ecosystem. Now, the same team, empowered by the ever-growing community of HealthCoin Plus supporters and enormous demand for the control of our own health, are unlocking the rewards based system of a digital asset in a rapidly expanding token economy that will alter the very fabric of a multi-trillion dollar market. Welcome to HealthCoin Plus.

Our Mission

No one needs to be reminded of the tremendous upheaval in our healthcare system. We believe that the expanding of the digital world helps improve all our lives. We would like to contribute by providing the World's Largest Ecosystem of Health and Wellness. When researching different cryptos there are 5 main things that help determine if this is a crypto with staying power enhancing its mass adoption over time:

1. Blockchain: Does the blockchain have the most up to date security features and technology for faster transactions
2. Sponsoring Company: Does the sponsoring company have a solid foundation
3. Mass Adoption: Does the proposed crypto have the ability and market for potential mass adoption
4. Locked (Capped): Is the coin locked or capped for a limited supply
5. Usage Value: Does it have usage value, is there a market to adopt it & how is that market being developed for this cryptocurrency

We propose, in these white papers to positively answer those questions, offering the most advanced solutions.



HealthCoin Plus – enjoy the coin that's built for all things Health.

Background

The exponential rise of computational power and storage capabilities, along with ever-expanding access to knowledge, are some of the key driving forces of the Fourth Industrial Revolution, as identified by the Global Information Technology Report.¹ Blockchain technology is, perhaps, the single most exciting innovation with enormous implications for revolutionizing products and services, comparable to the invention of the internet.

One of the immediate candidates for disruption by this technological advancement is the Healthcare Sector, which up until now has become antiquated, unreliable and for many, unattainable. The most basic of our needs, our personal health has been jeopardized by the latent incumbents who rely on antiquated systems, synonymous with high costs, inability for many to access, and inefficient customer service. The ability to live healthy lives and access care has become a global goal rather than an expected standard of living for our most basic human needs.

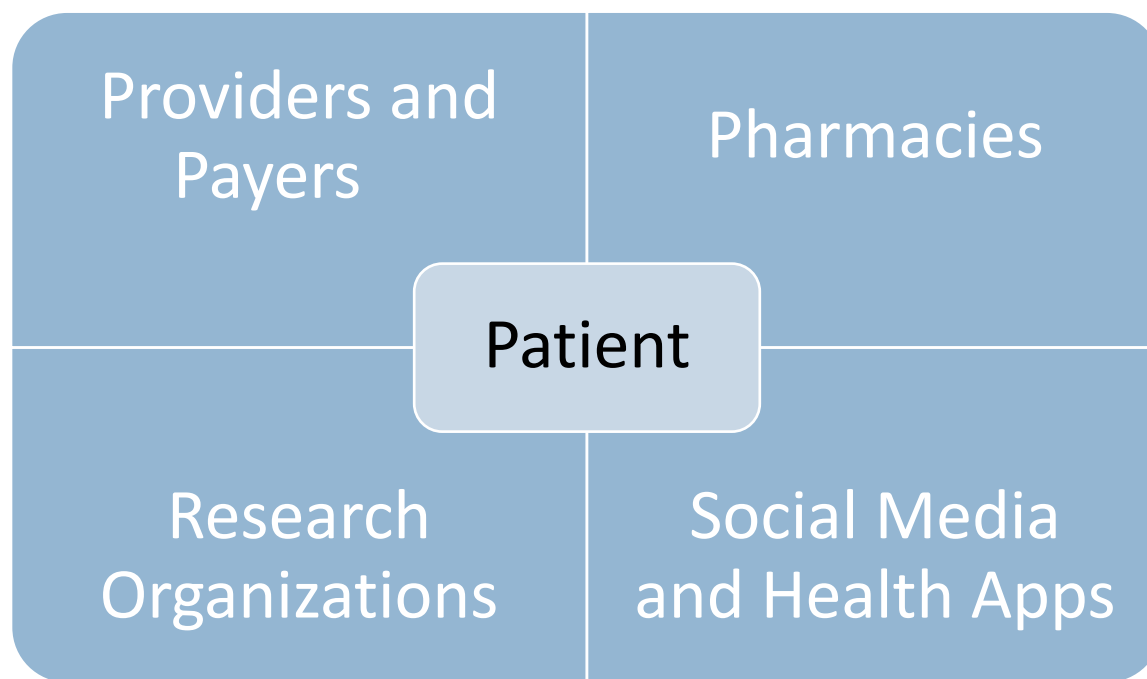
With a \$3 Trillion dollar a year industry, providing superior service, ease of use, lower costs and access to all things health, is what ensures the Healthcare Sector companies, that arise from this technology, will continue to consolidate their market share at an expedited pace.

As the popularity of decentralized distribution of information and distributed ledger applications pervades the general public, people will demand tokenization and decentralized recordkeeping, trading processes as well as a more accurate, secure payment option.

One of the most important aspects of the Health Market is the way its data is shared across entities in the value chain. The traditional representation of Patient-Centric Care appears like this

¹ The Global Information Technology Report 2016 Innovating in the Digital Economy, Silja Baller, World Economic Forum Soumitra Dutta, Cornell University Bruno Lanvin, INSEAD

Patient



This traditional view of patient centricity puts the patient at the center of the wheel of care-services delivery, but the decision-making is based on the expertise of the various entities depicted around the patient above. While patient care is the center of attention for all organizations, the decisions affecting care and service delivery and any related data are all still controlled by the providers and payers. ²

Conceptually, blockchain applications can benefit the healthcare ecosystem as a whole. The elimination of third-party entities and middlemen would reduce costs and increase efficiencies in go-to-market strategies. Isn't it our ultimate obligation to ourselves and our loved ones to maintain the best possible health? In a system designed for "who is allowed to" stay healthy, this antiquated formula no longer works.

Taking into consideration all the capabilities of blockchain technology and our combined experience in the healthcare industry, we believe blockchain has become the next big-technology-innovation engine. We are prepared to share with

² Blockchain: A Healthcare Industry View Capgemini

you, in these White Papers, how this advanced technology along with our self perpetuating ecosystem will revolutionize how we care for our own health. When blockchain was referenced to “The Dot Com Era”, I remembered it fondly...Silicone Valley and all the advanced technology we make use of today came from this “Era”...so did the worldwide internet. It’s time to once again advance ourselves, take control of our destiny and enter a new era of all things HLTH.

Our Story

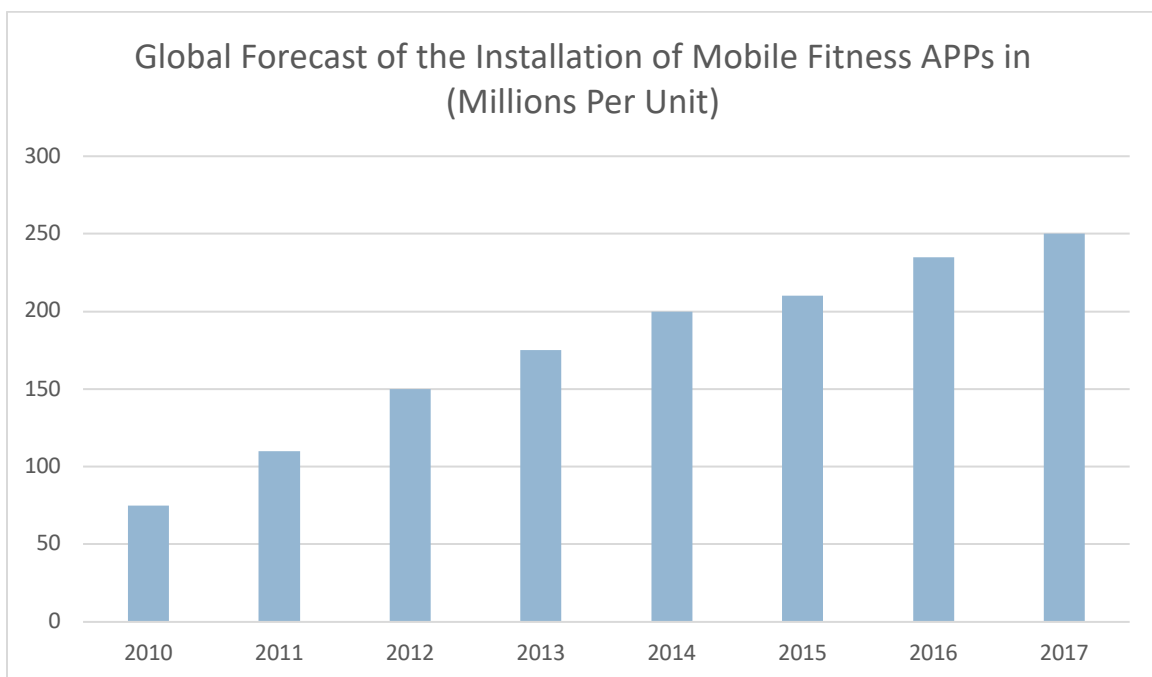
HealthPoint Plus is a leading **telehealth** service that covers the United States. Founded in 2014, HealthPoint Plus utilizes innovative technologies to build out four streams of income. These income streams integrate with the coin they've sponsored HealthCoin Plus, to create the rewards based perpetual ecosystem that supports mass adoption . The 4 streams of income are as follows:

Telehealth: Powered by Teladoc's network of doctors, this company is a market leader in providing direct primary care service via cellphone, facetime, skype or computer. You reach a state board certified doctor or pediatrician, 24 hours a day, 7 days a week. Tell them your symptoms, they diagnose the problem. If a script is required, they forward it to your local pharmacy(no narcotics are ever prescribed). The service includes a Doctor, Nurse, Mental Health Counselor, Discount Prescription Drug Card, Medical Bill Negotiator & Medical Advisor. The cost for this service is \$12.00 per month for a family of 5. 17 Million people in this country have Telehealth, the insurance companies are all trying to integrate this into their services because it impacts their utilization & there are currently 19 million people in this country with no access to direct primary care. The cost for this service can be paid for with HealthCoin Plus. The Telehealth service is set up to contractually pay every member \$25.00 in HealthCoin Plus for every year they renew their service...for client retention with HealthPoint Plus. HealthPoint Plus has to go into the open markets to purchase it back from the market holders.

Fitness Tracker: Like Fitbit, Apple Watch, Garmin, Nordic, and all the others, this fitness tracker provides community based challenges. This fitness tracker comes with advanced technology that also measures the oxygen level in your blood. For friends and family who suffer from asthma & heart related conditions, they can stay active and still closely watch this crucial element of their health. The challenges provided ...ie Walk 10,000 steps.... Will be rewarded by the company

HealthPoint Plus with HealthCoin Plus. They will be able to use these coins in the market place to purchase health related items from the network of Marketing Partners built out on HealthCoin Plus' Market Place. HealthPoint Plus therefore Has to purchase those coins back from owners of the HealthCoin at the prevailing price, therefore increasing mass adoption.

The Fitness APP: Today there are approximately 200 million people in the world who wear the fitness devices. Currently, they are only able to communicate with their own network communities. The APP HealthPoint Plus developed integrates ALL fitness devices. You download the APP for free & now you can compete with your friends & communities in the challenges. This again, also adds to mass adoption. HealthPoint Plus, again, has to obtain the coins from the owners of the limited supply of HealthCoin. This APP also locates local Marketing Partners who accept the HealthCoin. It will notify you on your app when you are near a marketing partner that is offering HLTH as a reward for coming into their establishment and trying their products. These marketing partners can now use this as the brick and mortar version of point and click advertising...they pay to generate business, direct marketing for them, further increasing the mass adoption of this rewards and loyalty based cryptocurrency.



Direct Primary Care: A version of telehealth, but done with a doctors network for people who need more access to in office visits. This is not insurance, it is a subscription plan. Doctors, when they take on new patients, expect to see them 3.5 times per year. When the insurance, overhead & red-tape are complete, they receive approximately \$100.00 per visit totaling \$350.00 per year anticipated income from each patient. Each Doctor in this network receives \$600.00 per year and is offering unlimited visits to these patients. The patients pay \$99.00 per month as an adult & \$49.00 per month for a child. The subscription comes with a years membership to a health club, & 1 years subscription to a health magazine & HealthPoint Plus' fitness tracker. No insurance is required and their premium can be paid for with HealthCoin Plus coins as well.

The final receiver of the benefits of this reward based ecosystem:

HealthCoin Plus: This coin is not only being used for the HealthPoint Plus network, but is being built out, instead, for all things health. It's our commitment to people purchasing the coins to constantly build out the market place so there are always places to spend your coin. On the online marketplace there are already products from CVS, Massage Envy, Vitabase, & GNC. In the very near future, included on this market place will also be pharmacies, health foods, alternative medical treatments....or save your coin, watch it grow in this perpetual ecosystem and use it to pay for health treatments your service providers and insurance won't cover. The coin is a locked coin 100,000,000. It is already on the counterparty exchange & this company sponsoring it will be publicly traded this year. All of the above adding to the mass adoption of this rewards & loyalty based system.

HealthCoin Plus is structured to be the truest definition of a reward token, built out for a rewards & loyalty based eco-system. It is owned by DCRC LLC solely. The Principles and owners of HealthPoint Plus have no ownership in HealthCoin Plus. This company, DCRC LLC, was created solely to sell the coin. Any profits from the coin sales go right back into the marketing of the coin and retention of the coin on the decentralized exchange, therefore, no person or entity receives any payment in profit from the sale of the coin. Once all 100,000,000 coins are sold out, the coins is supported solely by the perpetual eco-system it was created for and thrives in.

The DNA of the HealthCoin Plus ecosystem

EVOLUTION BY DESIGN



Offer Telehealth/HealthCoin Plus Package
(Winter 2018)



Create HLTH Coin
(Fall 2017)



Create online marketplace
(Spring 2018)



Begin sale of 100,000,000 HLTH
(Winter 2018)



Launch social fitness app
(Summer 2018)



Quotation on major cryptocurrency sites
(Summer 2018)



Enroll marketing partners
(Fall 2018)



Complete sale of 100,000,000 HLTH
(Fall 2018)



HLTH payments to social fitness app users begins
(Winter 2019)



Begin trading on centralized exchange
(Winter 2019)



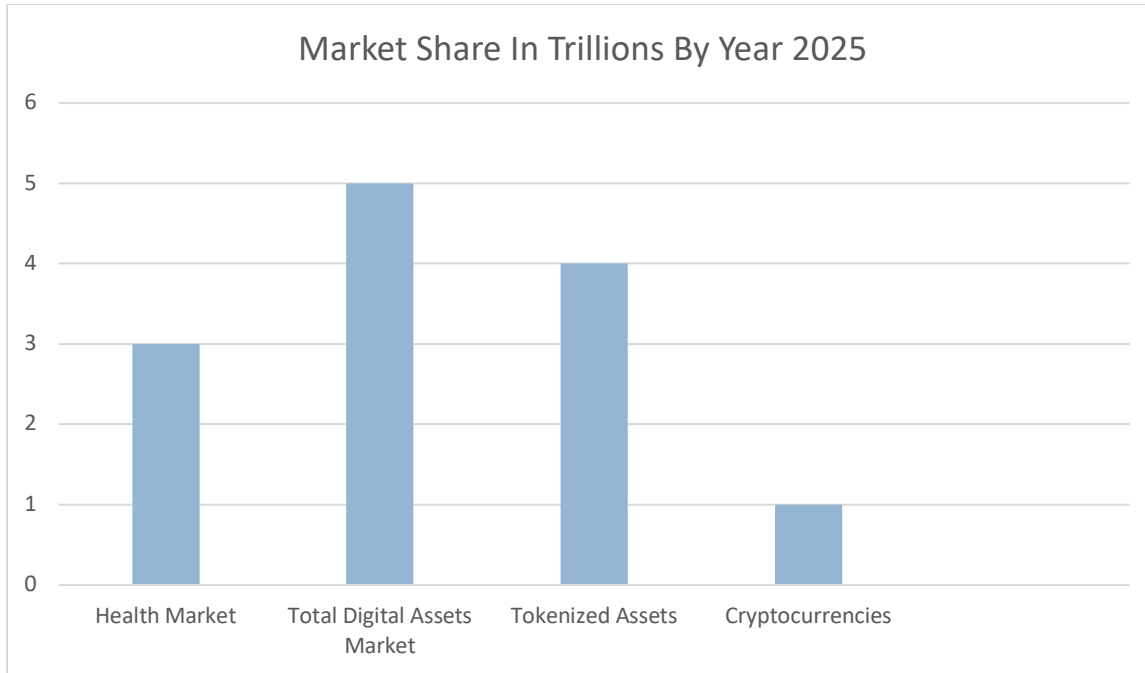
HLTH payments from marketing partners to app users begins
(2020)



Develop Point of Sale (POS) integration to accept HLTH
(2020)



Our Market



Health Market

Is a \$3 trillion dollar a year industry

Total Digital Assets Market

The total market of digital assets is expected to reach over \$5 Trillion by 2025 as a consequence of the blockchain technology adoption across various industries.³

Tokenized Assets

It is expected that hard assets such as Real Estate and Commodities, as well as all types of securities and Virtual Assets will continue to get tokenized and become easily tradable for a fraction of the current costs. Assets that are currently being tokenized in 2017-2018 include but are not limited to:

³ 15 trillion capitalization of cryptocurrencies by 2025 – LAToken Research

- Securities (ETF's, Equities, Bonds, REITs)
- Commodities (Gold, Oil)
- Real Estate
- Gaming and Virtual Reality Assets
- Loyalty Rewards Points

Cryptocurrencies

Currently hold the largest share of all digital assets available today. They are expected to continue their growth and reach over \$1 trillion by 2025.⁴

⁴ 15 trillion capitalization of cryptocurrencies by 2025 -LAToken Research

Our Clients

Bitcoin and the rising number of other cryptocurrencies have attracted mass adoption throughout 2017. The overall cryptocurrency market capitalization has risen to a staggering \$527 billion in January 2018.

Owners of Cryptocurrencies

There are innumerable reasons why people want their health needs met. People who currently purchase cryptocurrencies who want a healthier lifestyle will benefit from HealthCoin Plus' unique ecosystem that affords them the ability to save their coins or use them within the framework of the Health Market Place.

Cryptocurrency Exchanges

Exchanges are an essential part of the cryptocurrency ecosystem, matching buyers and sellers of the digital assets. The rising number of cryptocurrency exchanges intensifies the rivalry among them and the struggle to keep and attract customers.

Loyalty -Reward Token Owners

Loyalty-reward programs are widely used across many domains including retail, hospitality, travel and health services. According to research conducted by Colloquy, the average U.S. household participates in 29 loyalty programs⁵. The overall value of the loyalty rewards industry is estimated to be around \$60 Billion⁶. Researchers claim that the loyalty rewards industry is going to face major disruption by companies that utilize blockchain technology⁷. Those innovative companies will provide the convenient redemption of loyalty points on a single platform (Kowalewski, McLaughlin , and Hill, 2017). Incent is developing a loyalty reward token that aims to disrupt the industry. As part of its roadmap HealthCoin Plus' perpetual ecosystem pulls in loyalty rewards from both Market Partners and market participants as well as owners of the coin.

⁵ 2015 Colloquy Loyalty Census

⁶ Colloquy – Loyalty Programs Report

⁷ Blockchain will transform customer loyalty programs – Harvard Business Review, 2017

Competitive Landscape

The competitive analysis shows how owning HealthCoin Plus can change the dynamic of your health circumstances when compared to your existing available options for creating and maintaining an HSA. This is not in any way to be interpreted to replace you HSA , instead an observation of the level of care you can afford yourself by purchasing into the ever growing rewards based platform of HLTH.

HealthCoin Plus vs. Traditional HSA (Health Savings Account)

	HealthCoin Plus	Traditional HSA
Contribution	Purchase HLTH	Take from hourly pay/ Employer contribution
Growth	Use APP & Support Marketing Partners to Earn More	Continue taking your pay
Usability	cash in for Fiat Currency to pay for Treatments or use In Market Place	Can use towards medical treatments approved through your provider/possible limits

Technology

Counterparty Cryptocurrency

A counterparty is the other party that participates in a financial transaction, and every transaction must have a counterparty in order for the transaction to go through. More specifically, every buyer of an asset must be paired up with a seller who is willing to sell and vice versa. One of the risks involved in any transaction is counterparty risk, which is risk that the counterparty will be unable to fulfill his duties. However, in many financial transactions, the counterparty is unknown⁸. When speaking in cryptocurrency, the counterparty cryptocurrencies were created in the true form of why this technology was designed. A Counterparty Cryptocurrency is a true trustless transaction. It is anonymous and every transaction is completed peer to peer. Counterparty Cryptocurrencies are on the Decentralized Exchange. All transactions do not pass through a “trust” on the exchange to get to its final destination. It is completed directly from your counterparty wallet to the wallet address of the final destination and confirmed on the blockchain when it arrives there. True trustless, true peer to peer. HealthCoin Plus is a Counterparty Cryptocurrency on the DEX (<https://xchain.io/asset/HLTH>).

Proof Of Work

HealthCoin Plus (HLTH) is a Counterparty Cryptocurrency on the Counterparty Exchange. The Counterparty Exchange was created by “burning” 2124 Bitcoin...it was created from Bitcoin. 2124 Bitcoin’s created 2.6 million XCP (Counterparty). Because Counterparty was created from Bitcoins, it moves in direct correlation with Bitcoin. XCP (The Counterparty) is 0.00165427 of Bitcoin every day. Because HLTH is 0.025 of XCP, we move in correlation with Bitcoin and XCP. In laymans terms, if Bitcoin gained 50% of its worth, HLTH would gain 50% of its worth. Because Bitcoin is Proof of Work we are considered PoW, however, since HLTH is already a part of Bitcoin it is not mined, but just confirmed on the blockchain which makes this a completely unhackable coin.

⁸ Investopedia – Definition of Counterparty

Risk Management

In order to minimize any risk, your coins are stored in a counterparty wallet. This wallet, Counterwallet powered by Counterparty developed by coindaddy, is one of two unhackable wallets in the world. The reason it's unhackable is because you hold the self generated passphrase that is the only key that unlocks the wallet. You can access it from anywhere in the world, on any trusted device with a secure connection. All encryption is handled client-side. Neither your passphrase nor any of your private information ever leaves your browser. There are no wallet files to backup or secure. Furthermore, you complete all transactions directly from your wallet. No moving to the exchange and through other sites. You can even store your Bitcoin in this wallet. Purchase from your counterparty wallet, exchange from your counterparty wallet. Access your wallet through HealthCoin Plus' website or direct at (<https://counterwallet.coindaddy.io>)



Customer Acquisition

The new paradigm of global interconnectedness requires new marketing strategies, which will attract and retain loyal customers from around the world.

Referral & Affiliate Programs

HealthCoin Plus' clients and supporters can participate in a referral program , rewarding their efforts to attract new clients and expand the HealthCoin Plus community. The program pays a percentage in HealthCoin Plus of whatever their referral purchases. That percentage can change daily and is only available until all HealthCoin Plus is sold.

Strategic Partnerships

Operating in the constantly evolving cryptocurrency/blockchain ecosystem requires engagement in strategic partnerships that support the overall development of the community and HealthCoin Plus' business model. By building out our network of Marketing Partners, Market Place Participants along with the APP engagements, HealthCoin Plus is aimed to expand exponentially.\



The Team



Bob Goddard

CEO HealthPoint Plus



Rick Latorella

Chief Strategist/Business Development



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National Sales & Marketing Manager

HealthCoin Plus



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General and Utilities Disclaimer

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