

About the Editors

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About the Case Authors

Maarten Akkerman, Former Senior Manager Purchasing Medical Specialized Care at Achmea, Zilveren Kruis, was constantly on the lookout for improvements within healthcare. Thanks to his background as a pharmacist, in sales within the pharmaceutical industry and within the health services procurement, Maarten is well versed in many aspects of healthcare. Several years ago he became inspired by the application of Lean in healthcare during the start of the Dutch healthcare network and wrote the ThedaCare case.

Denise Altena is project manager in the Quality and Innovation division at Achmea, Zilveren Kruis. With her practical and scientific insights based on her background as a nurse and health scientist, she desires to stimulate innovations within healthcare in such a way as to organize it more efficiently and more effectively with a view to create better quality care for everyone.

Thomas Bachet is a strategic advisor working on realizing a life style platform for Zilveren Kruis and Achmea. He is specialized in business model innovation, value network analysis and innovation management. In his work, he develops and advises on various topics, including business models for new products and services.

Mirthe van de Belt is a healthcare services purchaser at Achmea, Zilveren Kruis. Her background is in business administration with a focus on service management. Based on this focus, she is interested in healthcare organizations that are successful in applying a business model based on the principles of service management.

Sanne Boevé is an advisor at &samhoud. The visit to the Liebenau foundation inspired her massively and confirmed her belief that community spirit and mutual connection can indeed result in significant value creation for all parties concerned.

Heleen Borleffs is the owner of tangible-result.com in Digital Health Solutions. Results driven and passionate with a proven record in formulating and leading the execution of innovative digital solutions, Heleen delivers powerful strategies while laying the foundation for creative solutions in revenue growth and market product

acceptance. “Thrive with creativity during uncertainty” her mission is to enable people to enjoy their lives while overcoming (chronic) health issues by delivering excellent personalized health services.

Tom Buijtendorp is publicist in the area of strategy and history, and is member of the provincial parliament of North-Holland (D66). He has conducted considerable historical and archeological research and received his Ph.D. in this area from VU University Amsterdam in 2010. As a strategist, he always searches for subjects from the past and present that can be applied in practice to create a better society in the future. In his former job as Senior Manager at the Group Strategy of Achmea, he was involved in a variety of projects, including the micro-insurance activities of Achmea, and has had contact with DHAN in that capacity with regard to strategy and insurance activities.

Kristin Fransz is Manager Company Office at Achmea HR. Previously she worked at Achmea Zilveren Kruis, where she developed various courses for employees with customer contact. The aim of these courses was to increase the level of both customer value and employee value. Continuous improvement is an important motive for her. The fact that this can and must be the case in healthcare has become all the more clear to her thanks to her literary contribution to this book.

Esmée Grobbee is a physician-researcher at the stomach-intestine-liver illness department at Erasmus University Medical Center in Rotterdam. She studied medical science at Leiden University and is currently pursuing her doctorate in colorectal cancer screening at Erasmus University Medical Center. Thanks to her background as a physician, she is very familiar with the challenges facing oncological care in hospitals.

Koen Harms is entrepreneur in healthcare and former Project Manager Innovation at Achmea, Zilveren Kruis. Supported by his background as a healthcare researcher, Koen believes that an integral approach to health and welfare and the use of technology are the keys to a healthcare system that produces high quality healthcare at affordable prices.

Kerwin Hartman is a manager at Achmea. As management trainee, he has gained experience within the organization with *Lean*, healthcare investments and the development of online distribution in Russia. As a manager, he believes in team performance through mutual inspiration and complementary collaboration. His interests are aroused by the optimization of organizational processes aimed at providing customer-oriented service.

Monique Heeren is a manager at Achmea, Zilveren Kruis. After her medical studies, she started at Achmea, where she discovered her real passion: improving business operations in healthcare to be able to even better support patients and reduce costs. She is driven to let people in healthcare take charge themselves—to not complain but make a contribution themselves to a brilliant business model.

Wouter Houtman is responsible for content marketing, social media and partly for community building at Achmea, Zilveren Kruis. He recently took a Business Studies courses part-time at the University of Amsterdam. For his thesis, he conducted

research into the impact that a context of regulated competition has for the business operations of Dutch healthcare insurers. He also writes on healthcare in combination with online marketing, innovation and mobile for various blogs and papers, including *Zorgmarketeers*, *Zorgvisie*, *Zorgmarkt*, and *Mobile Marketing*. In addition, Wouter is a big fan of Africa!

Daniel Hommes is a director of the UCLA Health System, Center for Inflammatory Bowel Diseases. He is a medical specialist who focuses on improving the quality of life of patients that suffer from Inflammatory Bowel Diseases (IBD) through fundamental science, applicable research, and innovations in healthcare.

Ilse Hoogervorst works as a project manager at Achmea, Zilveren Kruis. During her courses in business studies, she researched innovative business models in South Korea. Her interest is aroused by organizations that are vision-driven—innovative or not—to change the world and consequently to create customer value in a unique way. This reinforces her motivation to continue to be in motion and to inspire individuals to innovate.

Rick Kasper is a student. After completing his studies in Groningen, the Netherlands, and in Denmark, he worked as a student trainee at &samhoud. He helped write two business cases for this book: Patrick Lund Dental Happiness and Stiftung Liebenau. He is currently studying Knowledge Based Entrepreneurship at the University of Gothenburg in Sweden.

André Kok is a manager at Health Group Manna. Previously he worked at &samhoud as Senior Advisor. The last few years he has preoccupied himself primarily with care in general and care for the elderly specifically. He is captivated by topics such as leadership, change management, and healthcare. He is a strong believer in the power of individuals. His daily challenge is to elicit the passion and energy in individuals for such goals.

Karlijn Korten is working for the Achmea Foundation and was formerly a health procurement policy advisor at Achmea, Zilveren Kruis. She visited Shouldice for her dissertation in healthcare science and is intrigued by the brilliant business model of this private hospital in the public healthcare system of Canada. She deepens her knowledge in challenging fields such as this by conducting the Private & Public MBA program at Nyenrode Business University.

Annemijn Kuenen is a student trainee at &samhoud. She has gained experience in this organization in the field of knowledge development. She is inspired by companies that dare to make a major impact with their unique business model and know how to create value in several fields.

Wim Niesing is Advisor Strategy at Achmea, Zilveren Kruis. After his studies in econometrics, he began his career as a life actuary at Nationale Nederlanden, but left soon after for Erasmus University Rotterdam for doctoral research into labor market economy. Since 1993 he has worked in the health insurance business of Achmea successively as a researcher, (certifying) actuary, actuary division manager and strategy advisor. His attention is focused on historical developments in the

healthcare insurance systems, the development of risk equalization, the design of solidarity, and the behavioral change of the parties in the healthcare system.

Rosanne Preyde-de Koning works at &samhoud as Senior Consultant for the healthcare market. In addition, she is responsible for &samhoud people. Rosanne has specialized in change management and the creation of sustainable value for organizations. In that regard she is working based on the philosophy of Harvard on the Value Profit Chain: investments in employee value result in customer value, which in turn leads to financial value. Her audacious goal is to create Great Places To Work in healthcare.

Raheel Raisi is Senior Manager Productmanagement at Achmea, Zilveren Kruis. She has experience in Continuous Improvement (lean) methods with the aim of balanced value creation for all stakeholders. She has experience with change processes, including integrations, identity development, and Lean implementation.

Bonny van Rest works as Chain Manager at Achmea, Zilveren Kruis. In her work, she is driven by adding value for the customer by connecting individuals, each with their own unique talents and intrinsic motivation. She is inspired by organizations or initiatives whereby the delivered value is a result of genuine collaboration between an organization and its customer or patient. She is convinced that this is the way to effect improvements in healthcare.

Bastiaan Schepman is an advisor at Achmea Corporate Relations and was formerly Product Manager at Achmea Health. It is impossible to develop health insurance propositions, products and services if you do not know what is going on in the field of healthcare. Due in part to his international MBA, he enjoys in that regard looking beyond borders to gain knowledge and inspiration.

Tim Widdershoven was an advisor at &samhoud, specializing in healthcare. Thanks to his medical background, he knows from experience the challenges facing healthcare. In his work, he is driven by the idea that healthcare can and must function so much better for all parties concerned.

Karen Willemsen works within Achmea, Zilveren Kruis as a strategic and financial projectmanager. The knowledge gained in her previous position as Program Manager “Lean in Health” has not been lost. The applications of Lean at national and global levels have resulted in a complete mind shift within healthcare and beyond—as well as at a personal level. She has a preference for figures, but decided upon contributing in describing this brilliant case as a step in the continuous improvement of healthcare.

Sytze de With was Marketeer at Achmea, Zilveren Kruis. Given his background in business administration, he is interested in how other parties involved in healthcare are able to create added value or added customer value and market it effectively. He enjoys drawing inspiration and ideas from this interest that can be used in his everyday work.

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Key Terms and Definitions¹

Brand This is a name (and/or a logo) with a reputation that has the capacity to give energy and direction to customers and employees to act in a certain way. It is a communicative conversion of the vision. Strong brands are credible and true. They have a personality to which customers feel attracted, in which they trust, to which customers want to belong and with which they gladly enter into a relationship of trust.

Brilliant business models A description of a business that (1) is driven by a vision and brand positioning, (2) perseveres in the business model with a consistent conversion of the vision and brand positioning into market segments, customer value, delivery and operation, and (3) on the basis thereof creates high value created for and by all stakeholders.

Customer value Customers are a party involved in the value creation of an organization. Customer value comprises the value of the organization for the customer on the one hand and the value of the customer for the organization on the other. Aside from the organization's value for the customer (which is part of the business model), the customer also has value for the organization which can be measured in terms of loyalty, cocreation, referral behavior, and portfolio share (which is part of the value creation for all stakeholders).

Delivery Delivery is part of the business model, comprising the marketing, sales, customer contact and services by which the offering is provided to the customer. Since the customer is most directly involved with the delivery, this interface has the most brand touch points by which the brand can differentiate itself and stand out in the market.

Employee value An employee is a party involved in the value creation of an organization. Employee value comprises the value of the organization for the employee on the one hand and the value of the employee for the organization on the other. The

¹Kemperman et al. (2013), Winter and Van der Weijden (2008), Kemperman and Trampe (2012), and Geelhoed et al. (2014).

organization's value for the employees relates to the pleasure derived from challenges, inspirational working environment, reward, appreciation and confirmation, openness, degrees of freedom, celebration moments, and balance. Conversely, the employee has value for the customer via performances in customer bonding, ideas, motivation, loyalty, attracting other employees, production and turnover, and transferring knowledge and culture.

Market segments Market segments are part of the business model. Segmentation is the process of dividing a heterogeneous group of customers into subgroups that are relatively more homogeneous. Customers can be segmented in various ways. The potential of a segment can be tested and described on the position of the organization, the competition, the target group itself, and the unique customer insight to which the organization can respond.

Operation The operation is part of the business model, comprising production and technology plus the suppliers and partners with which the organization works together. This interface contains customer touch points where the organization can make the difference, the enabling technology in people and systems, but it also concerns the basic operation. In respect of the delivery processes, the emphasis in the basic operation lies more on error-free, generally automated processes where synergy and efficiency must be achieved.

Positioning This concerns the position that the organization chooses for the brand or has in respect of other brands on the market and stakeholders. Positioning can be defined based on the brand promise, brand values, brand roots, brand proof, and brand essence.

Shareholder value Shareholders are parties involved in the value creation of an organization. Shareholder value comprises the value of the organization for the shareholder on the one hand and the value of the shareholder for the organization on the other. The organization's value for the shareholders and other lenders relates to yield, the organization's market value, profitability, growth, and for some investors societal impact. Conversely, the shareholder has value for the organization via loyalty, co-entrepreneurship, investments, referrals, and portfolio share.

Societal value Society is, as a party, involved in the value creation of an organization. Societal value comprises the value of the organization for society on the one hand and the value of society for the organization on the other. The organization's value for society relates to the creation of employment, welfare, health, happiness and prosperity. Additionally the products themselves and the way they are made can be helpful or harmful for goals in society. Conversely, society has value for the organization via the acquisition of goodwill, a positive image, the confirmation and appreciation of the societal contribution made by the organization, and via government policy and legislation.

Vision Vision is both the picture of the future and the basic philosophy of an organization and forms the guideline for all its actions. The vision of an organization lays down in a clear, concise, and orderly manner its core values and core qualities, as well as the higher goal and audacious goal that it strives to realize.

Value for the customer The value for the customer is part of the business model. This is where the organization can define which value it wants customers to expect and experience based on the brand promises and brand essence. It connects the vision and the strategy with the market segment and determines what you want to be with this brand in relation to the customer. Customer value can be defined as follows: $\text{Customer value} = (\text{What does the customer receive in terms of result} + \text{process} + \text{emotion}) / (\text{What does the customer give in terms of price} + \text{effort} + \text{risk})$.

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Index

A

Achmea, 3, 56, 61, 64, 71, 89, 124
Aetna & Aetna's Smartsources, 193
Aging population, 36
Alcoholic Anonymous (AA), 127
America's Health Insurance Plan's (AHIP's), 56
Apple, 122, 192
Aravind, 8, 194, 315
Argoz, 59
Audacious goals, 3, 5–7, 10, 19, 64, 78, 108,
130, 162, 176, 185, 187, 188, 212, 225,
239, 248, 273, 284, 323, 339, 364
AXA, 56

B

Bank Rakyat in Indonesia (BRI), 57
BerylHealth, ix, 251, 255, 270–285, 287–290,
293, 294, 296, 386, 391, 395, 398
Bhagwan Mahaveer Viklang Sahayata Samiti
(BMVSS), x, 296–309
Big data, 119, 121, 389
Blue Cross/Blue Shield, 126
Brands, vii, xiv, xvii, xviii, 3, 4, 8–13, 15–20,
26, 30, 136, 137, 273, 283, 284, 289,
290, 294, 322, 323, 340, 369, 372, 373,
377, 381–387, 392, 396
essence, 3, 9, 19, 77, 107, 108, 175, 273,
283, 322, 369
promise, 3, 9, 10, 19, 78, 108, 176,
225, 239
proof, 3, 9, 10, 19, 78, 108, 323
roots, 3, 9, 19
values, 3, 9, 10, 19, 108, 225, 323, 340

Brilliant business model, xiii–xv, xvii, xviii
phases and characteristics, 382
BUPA, 56
Business drivers, 43
Business model, xiv, xviii

C

Call centers, 255, 270, 271, 273–275, 278,
279, 281, 290, 391, 395
Canadian Broadcasting Company (CBC), 363
Cancer Treatment Centers of America, 315
Caser, 56
Charity, 45, 91, 93, 98, 120, 293, 296, 323,
336, 392, 399
Christi Health Systems, 126
Chronic disorders, 13, 36–38, 41, 47, 196,
200, 233, 254, 301, 391
Cleveland Clinic, 317, 372
Competition, 5, 11, 12, 14, 16, 17, 66, 91, 95,
151, 157, 165, 179, 261, 269, 287, 301,
309, 339, 342
Concordia, 127
Core qualities, 3, 5, 6, 8, 10, 19, 31, 78, 93,
108, 130, 162, 177, 225, 259, 273, 285,
323, 339, 370
Core values, 3, 5, 6, 8, 10, 19, 78, 108, 142,
162, 177, 212, 239, 243, 259, 271,
273–275, 279, 323, 339, 370
Courtyard houses, 58, 385, 390, 393, 397
Covea, 56
Coxa Hospital, 315
Creative destruction, 39, 393
CSS, 124, 127

Customer, v, xiv, xvii

- contact, xviii–xx, 22, 49, 166, 229, 252, 271, 289, 344, 348, 387
- insight, 11, 12, 14, 15, 80, 214, 288, 343
- value, 11, 15–19, 28, 30, 66, 67, 80, 81, 96, 111, 134, 165, 166, 180, 214, 228, 229, 242, 243, 247, 262, 268, 273, 274, 288, 289, 302, 326, 327, 343, 357, 358, 373, 382, 387, 392

D

- Dashboards, 144
- Delivery, vii, 10, 11, 18–21, 30, 67, 68, 81, 82, 96, 97, 111, 112, 135–137, 142, 150, 152, 153, 162, 166, 167, 170, 171, 181, 201, 215, 229, 243, 263, 275, 289, 290, 301–303, 307, 315, 318, 320, 321, 327–329, 335, 336, 338, 342, 344, 345, 358–360, 366, 373, 377, 378, 382, 387, 391
- Dental care, 189, 194, 242, 248, 359
- Desired breakthroughs in healthcare, 381, 384
- DHAN, viii, 57, 75–78, 80–82, 85, 86, 88, 256, 385, 389, 390, 393, 397
- Dialysis, 251, 254, 257–269, 386, 392, 398
- Discovery, viii, 7, 9, 56, 119, 123–125, 128–144, 176, 238, 269, 271, 284, 357, 369, 385, 388–390, 393, 397
- Disruptive innovations, 38–41, 252
- dLife.com, 127
- Docvia, 192
- Do the right thing, 43, 45, 130, 271, 274, 311, 381, 384, 390
- Dr. Shetty, 44, 254, 321–323, 325, 327, 328, 332, 333, 392

E

- Efforts, xvi, xvii, 7, 16, 17, 20, 40, 41, 49, 76, 81, 151, 156, 187, 202, 208, 212, 262, 263, 274, 278, 281, 335, 345, 348, 370, 377, 392
- eHealth, 43
- Emotions, 16, 17, 20, 43, 69, 80, 83, 99, 107, 113, 139, 154, 168, 182, 184, 201, 203, 217, 231, 245, 263, 264, 276, 291, 304, 326, 327, 330, 343, 346, 358, 361, 375
- Employee, xiii, xiv, xvii
- Employee programs, 263
- Employee value, 29, 185, 187, 279, 349, 392
- Eurapco, 56
- ExpertClinic, 315

F

- Focused factories, 315, 317, 319
- Ford Clinics, 194

G

- G-Cash, 58, 256
- GE Healthcare, 257
- Geisinger, 315
- General Healthcare fund Amsterdam (A.Z.A.), 56, 57
- General hospitals, 316, 318, 354, 360
- General practitioners, 189, 190, 228, 385, 386, 398
- Google, 122, 192
- Gothaer, 56
- Grameen Bank, 57
- Guidel, 256

H

- Happiness, 29, 386, 391, 394
- Healthcare infrastructure, 49, 171, 311–313
- Healthcare challenges, xiii, 35–41, 43–50
- Healthcare costs, v, xv
- Healthcare organizations, vi
- Health care system, 252, 261, 268, 283, 289, 328, 358, 363, 385, 390
- Health definition, 258
- Health insurance, 56, 57, 62–64, 67, 68, 71, 73, 81, 85, 124, 129, 130, 136, 147, 164–166, 287, 294, 322, 358, 385, 388, 397
- Health Maintenance Organization (HMO), 126, 164
- Healthways, viii, 15, 56, 119, 124, 125, 144–159, 385, 388–390, 394, 397
- Healthy food, 131, 138
- Healthy lifestyle, 119–122, 125, 134, 166, 170, 242
- Healthy mix of solidarity and responsibility, 388
- Heart surgery, 145, 314, 321
- Helsana, 124, 127
- Hernias, 315, 317, 318
- Higher goals, 3, 5–7, 9, 19, 63, 73, 77, 78, 91, 107, 111, 118, 162, 176, 225, 238, 271, 275, 279, 298, 339, 349, 353, 369, 386, 396

I

- IBM, 192
- IKEA, 5, 8, 252, 261

Inflammatory bowel diseases (IBD), 189, 192, 196–198, 200–202, 205, 208
 Intermountain Healthcare, 126
 International Federation Health Plans (IFHP), 57, 141
 i-STAT Corporation, 254
 Iverness, 256

J

Jaipur Foot, x, 251, 256, 257, 296–309, 386, 388, 391, 395, 399

K

Kaiser Permanente, viii, 119, 124–126, 160–173, 212, 219, 372, 385, 388–390, 394, 398
 Kidney disorder, 251, 269
 Kinzigtal, 126

L

Laastari Lähiklinikka, viii, 223–236
 Länsförsäkringar, 56
 Learning capacity and big data, 389
 Lean philosophy and continuous improvement, 316, 328, 348
 Liebenau, 385, 389, 390, 393, 397

M

Managed care, 56, 62, 74, 124, 126, 127, 161, 165, 398
 Marketing, 4, 19, 20, 26, 85, 119, 121, 133, 136, 146, 152, 181, 188, 229, 243, 250, 255, 273, 274, 281, 285, 289, 302, 344, 373, 390
 Market segments, xiv, 11–15, 30, 66, 80, 95, 96, 110, 133, 150, 151, 164, 179, 200, 214, 227, 228, 242, 261, 262, 273, 287, 288, 301, 325, 326, 342, 343, 356, 357, 372, 382, 387
 Mayo Clinic, x, 311, 317, 367–380, 387, 389, 392, 395, 399
 MedCo, 194
 Medibank, 56
 mHealth, 289
 Micro finance and micro insurance, 57, 58
 Microsoft, 122, 192
 Minute Clinic & CVS, 189
 M-PESA, x, 58, 251, 255, 256, 282–296, 386, 391, 395, 398
 Mutual care, 46, 53, 59, 61, 90

N

Narayana Hrudayalaya, ix, x, 45, 254, 311, 314, 315, 320–336, 386, 391, 395, 399
 Nationaal Verbond van Socialistische Mutualiteiten, 56
 National Jewish Medical & Research Centre, 316
 NTT DoCoMo, 256
 Nursing, 54, 90, 106, 110, 111, 171, 270

O

Onafhankelijke Ziekenfondsen, 56
 Oncology, 258, 315, 316, 325, 343, 354, 356, 357, 360, 366
 Operations, vii, 10, 11, 13, 16, 18, 19, 21–23, 30, 44, 54, 68, 81, 82, 85, 97, 98, 108, 112, 130, 137, 152, 156, 167, 215, 216, 229, 230, 254, 255, 263, 266, 273, 275, 278, 290, 293, 296, 303, 306, 312, 315, 320–323, 325–329, 332, 335, 339, 343, 345, 348, 349, 351, 356, 359, 360, 369, 372–374, 382, 387, 388, 395
 Organizing principles healthcare providers, 48
 Oscar, 124
 Overvecht, 126

P

ParkinsonNet, ix, 189, 192, 193, 209–223, 313, 386
 Parkinson's disease, 390
 Partners, xiv, xv, 13, 20–22, 30, 50, 82, 98, 110, 111, 115, 118, 122, 136, 138, 146, 150, 156, 166, 167, 177, 181, 185, 187, 202, 206, 211, 216, 230, 233, 234, 236, 244, 268, 283, 296, 303, 309, 319, 329, 338, 340, 345, 354, 368, 390, 398
 Patient-centered organizations, 35, 48, 49, 189–198, 200–202, 205, 206, 208–212, 214–216, 219, 220, 222–225, 227–230, 233, 234, 236–240, 242–244, 247, 248, 250
 PatientsLikeMe, viii, 119, 127, 174–188, 192, 202, 385, 389, 390, 394, 398
 Patrick Lund Dental Happiness, ix, 15, 194, 237–250
 Permanente, 163, 169
 Personal approach and self-management, 388
 Personal, medical, patient and health files, 376
 Point of service (POS), 126, 252
 Position, xiv, 3, 4, 8, 9, 11–14, 30, 31, 41, 131, 152, 153, 179, 259, 263, 275, 285, 289, 293, 312, 323, 325, 328, 329, 340, 342, 356, 358, 372, 373, 381–388, 392–394, 396, 397

Positioning, vii, 3, 4, 8–10, 16, 18–20, 22, 25, 26, 30, 67, 137, 142, 145
 Precision medicine, 122, 192
 Preferred Provider Organization (PPO), 126
 Prevention, viii, 35, 44, 45, 47, 48, 54, 56, 60, 68, 81, 82, 119–122, 124–131, 133–138, 141, 142, 144–148, 150–157, 159–162, 164–167, 170, 171, 173–177, 179–181, 184, 185, 187, 188, 194, 202, 248, 252, 254, 274, 332, 344, 349, 354, 360, 363, 366, 369, 374, 385, 388–390, 394, 397
 Prices, ix, 15–17, 50, 57, 62, 111, 126, 137, 152, 161, 162, 164, 166, 194, 225, 227–233, 242, 247, 256, 274, 311, 315, 318, 321, 325–327, 329, 335, 342, 343, 386, 391, 393, 397, 398
 Princess Margaret Cancer Centre (PMCC), viii, x, 311, 316, 351–366, 386, 388, 391, 395, 399
 Process, xv, 4, 7, 12, 13, 16, 17, 19, 20, 22, 30, 35, 39, 42, 44, 48–50, 80, 82, 97, 104, 112, 123, 125, 127, 152, 160, 191, 211, 215, 216, 244, 251, 252, 255, 256, 259, 261, 262, 266, 269, 274, 285, 299, 302, 303, 307, 309, 311–313, 315, 316, 318, 319, 325, 328, 329, 335, 338, 339, 343–345, 348, 349, 351, 352, 357–359, 363, 364, 366, 367, 369, 370, 373, 374, 377, 378, 380, 382, 385, 387–389, 392, 396
 Production, 21, 22, 81, 152, 219, 251, 252, 261, 299, 303, 307, 329, 339, 345
 Prosthesis, 251, 256, 297–299, 301–303, 306, 307, 309, 386, 391
 Prudential, 124, 131

Q

Quantified self, 122

R

Rediclinic, 194
 Reimbursement systems, 43, 56
 Restless Legs Syndrome Foundation (RLSF), 192
 Results, viii–x, xiii, xiv, xvii, 4, 7–9, 11, 13, 16, 17, 22, 25–31, 36, 37, 45, 46, 48, 50, 61, 62, 64, 68, 71–73, 77, 80, 85–88, 96, 101–105, 115–118, 120, 121, 125, 126, 128, 129, 131, 134, 137, 141–142, 146, 148, 150–153, 156, 159,

165, 167, 170–173, 175, 177, 180, 181, 184–187, 190, 192, 194, 196–198, 201, 202, 205–208, 215, 216, 219–222, 230, 233–236, 240, 244, 247–250, 252, 254–256, 258, 259, 261–263, 266–269, 274, 275, 278–281, 284, 285, 287, 289, 293–296, 306–307, 311, 315, 316, 318, 319, 321, 325, 327, 329, 332–336, 338–340, 342, 344, 348, 349, 351, 353, 357–360, 363–366, 368, 369, 373, 377–380, 382, 384, 385, 388–390, 392, 394–396, 398
 Retail solutions, 189, 191, 255, 316
 Risks, xiv, 13, 16, 17, 29, 31, 37–42, 47, 50, 53, 54, 57, 62, 66, 75, 81, 82, 86, 88, 96, 98, 120, 123, 124, 127, 129–131, 137, 142, 144, 148, 151–153, 156, 166, 167, 180, 187, 190, 220, 229, 243, 259, 283, 284, 316, 319, 321, 323, 327, 343, 344, 348, 383, 385, 391, 396
 Ryhov, ix, 251, 254, 256–270, 313, 386, 388, 391, 392, 394, 398

S

Safaricom, 282–285, 287–290, 293, 294
 Sales, 13, 19, 20, 92, 112, 145, 152, 167, 185, 215, 302, 344
 Samsung, 122, 192
 Scarcity, 39–41, 164, 393
 SERMO.com, 193
 Services, 11, 13, 16, 17, 19, 20, 22, 26, 27, 35, 42, 43, 46, 49, 56, 58, 66, 68, 81, 112, 129, 130, 136, 146, 150–153, 156, 161, 162, 164, 165, 173, 176, 197, 198, 200, 206, 210, 215, 223, 225, 229, 230, 233, 240, 251–259, 261–263, 266, 268–271, 273–275, 278, 279, 281–285, 287–290, 293, 294, 296–299, 301–303, 306, 307, 309, 312, 313, 315, 317, 323, 326, 329, 335, 338, 342, 345, 348, 349, 359, 360, 366, 370, 372, 373, 377, 386, 387, 390, 391, 394, 395, 398
 Shareholder value, 28, 247, 279, 392
 Sharing economy, 54
 Shouldice, 194, 315, 317–319
 SilverSneakers, 145, 152
 SimulConsul, 193
 Social design, 44, 97, 101, 317, 318
 Societal value, 28, 29, 268, 390, 392
 Solution shops, 316, 317
 Stakeholder, v, xiii–xv, xviii
 Stiftung Liebenau, viii, 59, 106–118, 385, 389, 390, 393, 397

Suppliers, 14, 20–22, 68, 82, 85, 98, 124, 126, 156, 181, 202, 216, 239, 244, 287, 306, 323, 329, 345
Swica, 127

T

Takecare Clinics, 194
Target Clinic, 194
Target groups, ix, 3, 11, 12, 14, 15, 66, 80, 81, 95, 159, 165, 170, 179, 180, 200, 250, 273–278, 281, 288, 301, 332, 342, 391
Technology, 7, 10, 20–22, 38, 39, 43, 50, 82, 115, 121, 122, 152, 153, 157, 167, 181, 190, 208, 251, 252, 255, 290, 298, 301, 303, 312, 323, 327, 328, 345, 359, 360, 366, 373, 396, 397
Telemedicine, 312, 327, 359
Thedacare, x, 311, 316, 337–351, 386, 391, 395, 399
Top academic institutes, 50, 311, 317
Triple aim, 35, 38, 43, 119, 125, 192, 197, 198, 206, 381, 383, 392

U

UCLA, ix, 189, 192, 195–208, 313, 386, 389, 390, 394, 398
University Health Network (UHN), 354, 360, 364
University of Pittsburgh Medical Centre, 316

V

Value-added process business, 315
Value creation, viii, xi, 4, 13, 25–32, 48, 101, 156, 184–188, 201, 268, 278, 296, 343, 381, 382, 392–395, 397
Value for the customer, 11, 15–17, 20, 28, 115, 151, 152, 200, 201, 269, 348
Value profit chain, 26, 27
Value quotient (VQ), 196, 198, 313, 386, 389, 390, 394, 398
VHI, 56
Virginia Mason, 316, 342
Vision, xi, xiv, xvii, xviii, 3–9, 11, 12, 18, 22, 25, 26, 30–32, 38–40, 75–77, 110, 130, 142, 156, 171, 177, 243, 258, 271, 273, 279, 284, 296, 299, 306, 322, 323, 325–327, 333, 335, 340, 363, 364, 369, 370, 373, 374, 377, 378, 380–392, 395, 396, 398, 399

W

Walmart, 194, 275
Waterfront Media, 192
Watson, 192
Web MD, 192
Weight Watchers, 127
World Health Organization (WHO), 36, 37, 133, 147

Z

Zilveren Kruis & samhoud, 3, 56, 71, 397