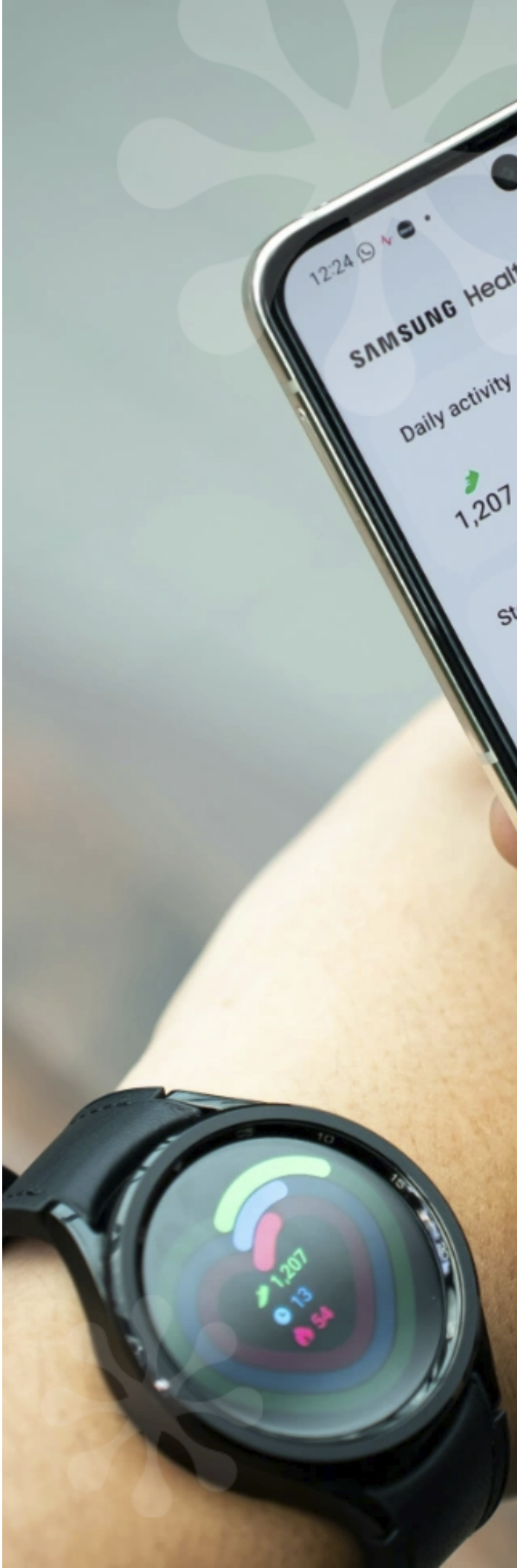
Net Group

WHITEPAPER · HEALTHCARE INNOVATION

Personal Healthcare*

The next development stage of Healthcare

A vision for healthcare in a mature digital society — person-centric, predictive, proactive, and adaptive. Care organized around the individual, while complexity remains in the background.



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INTRODUCTION

Personal Healthcare — The next development stage of Healthcare

Personal Healthcare is a vision for the next stage of healthcare delivery in a mature digital society. It does not simply mean digitizing hospitals, records, or appointments. It means rethinking healthcare around the person, so that care becomes continuous, relevant, preventive, and coordinated across the whole health journey.

In Personal Healthcare, the person does not experience healthcare as a maze of providers, forms, referrals, and fragmented records. Instead, healthcare complexity stays in the background. What the person sees is timely support, clear guidance, personalized options, and trusted care that adapts to their health status, risks, preferences, and life context.

From Analog Healthcare to Personal Healthcare

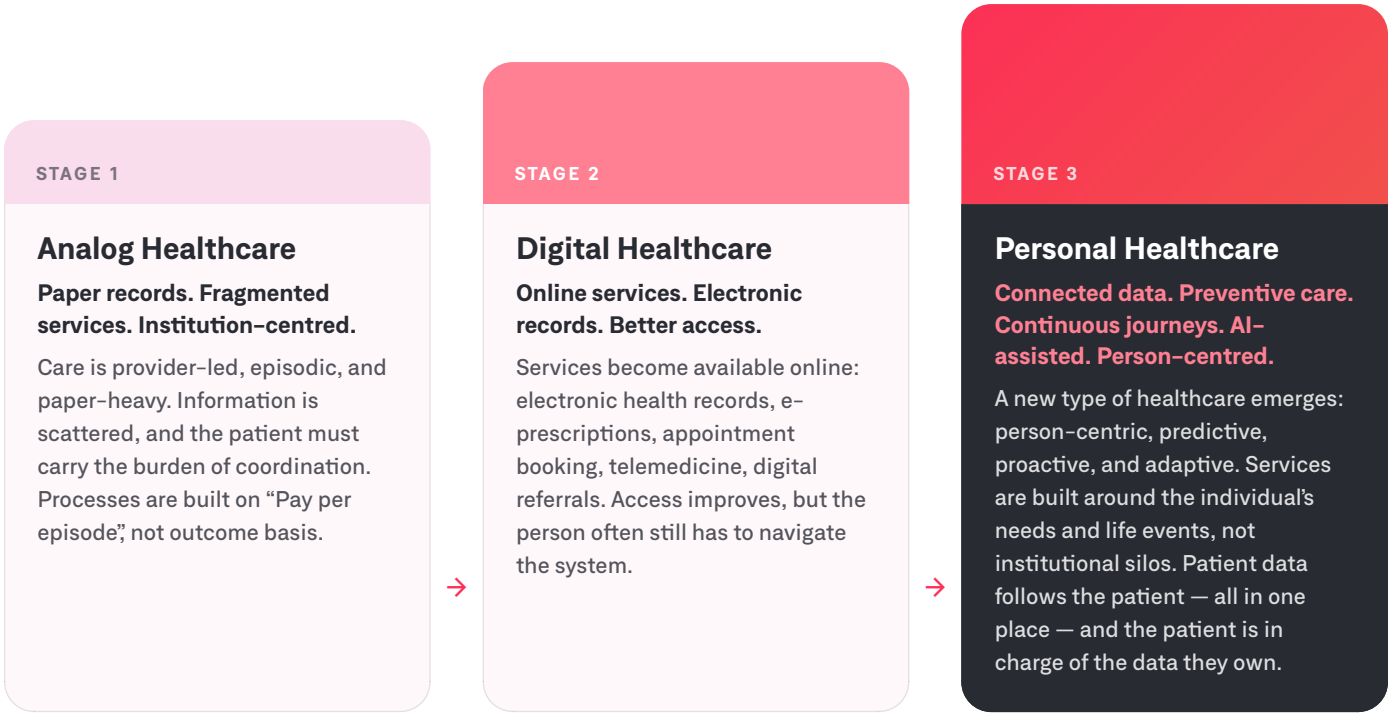

FIGURE 1 — THE GROWTH PATH OF HEALTHCARE: ANALOG → DIGITAL → PERSONAL.

THE MODEL

What Personal Healthcare means

Personal Healthcare is a healthcare model in which the system organizes itself around the individual. It combines clinical data, health history, behavioral context, preferences, eligibility, and real-time signals to provide the right support at the right moment and in the right channel. The individual controls personal data and experiences the services, but is not exposed to the entire complexity of the health industry underneath.

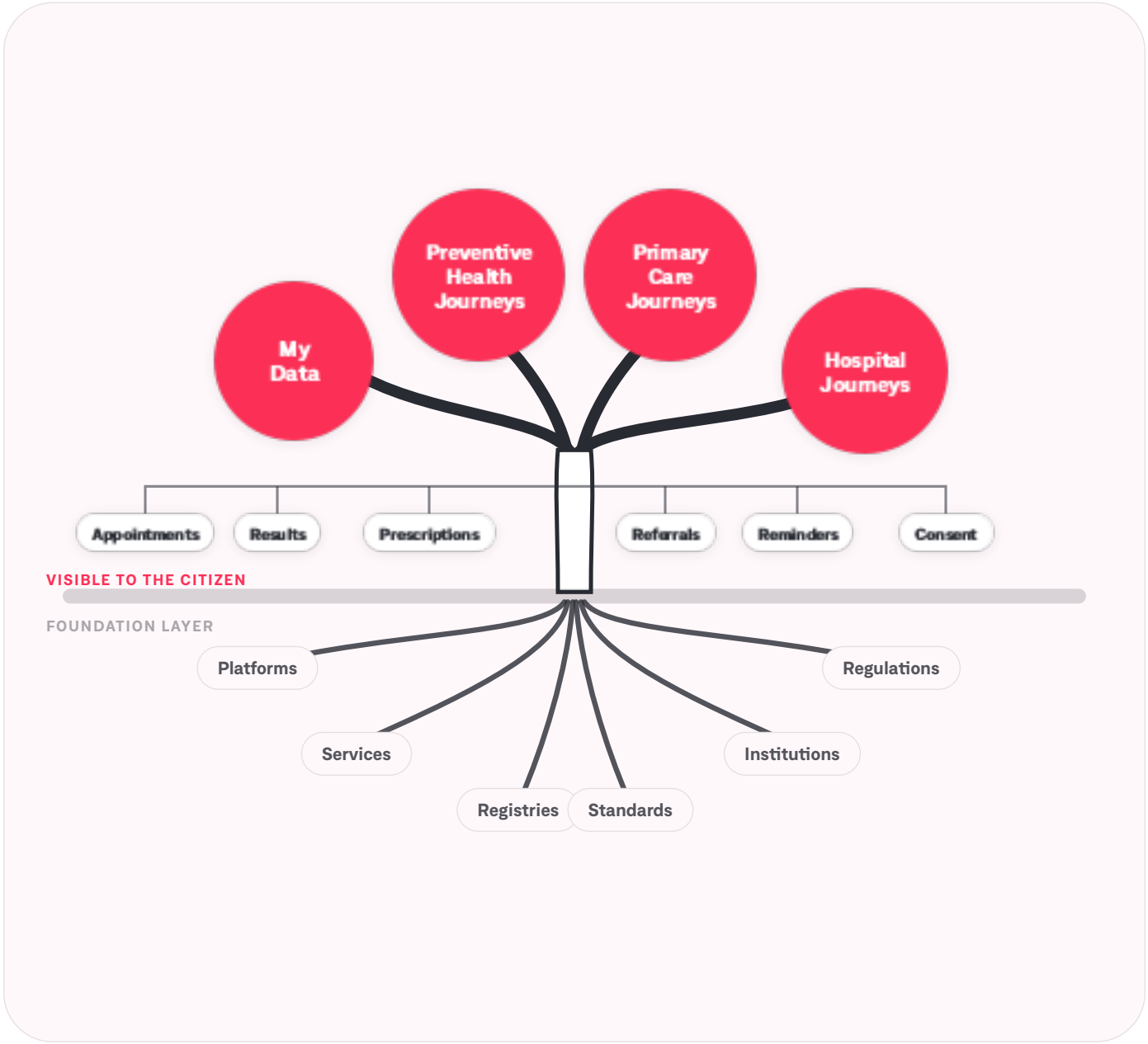

FIGURE 2 — THE CITIZEN SEES ONLY PERSONALIZED HEALTH OPTIONS AND OBLIGATIONS; CONCEPTS, INFRASTRUCTURE AND SERVICES STAY BELOW THE SURFACE.

ANATOMY

Characteristics of Personal Healthcare services

1 The service is person-centered

Healthcare begins from the person's needs, not the institution's structure. Services are designed around the individual's life situation, condition, preferences, and goals. The journey is one continuous flow rather than disconnected interactions; coordination between providers and care settings happens in the background, so the individual does not need to manage referrals, repeat information, or navigate complexity. Pathways adapt over time, supporting both acute and long-term needs.

2 The service has broad accessibility

Personal Healthcare is inclusive and usable for people with different abilities, languages, digital skills, socioeconomic backgrounds, and geographies. Services are available across multiple channels — digital platforms, mobile, in-person, assisted, remote — letting individuals choose what works best. Content is understandable, culturally appropriate, and multilingual, with special attention to vulnerable groups for equitable access and outcomes.

3 The service is proactive

The system anticipates needs and acts before contact is required. Using data, risk assessment, and continuous monitoring, it provides reminders, preventive recommendations, follow-ups, and early warnings. It tracks key events such as missed appointments, medication adherence, or changes in indicators — shifting healthcare from reactive treatment to prevention, early detection, and ongoing health management.

4 The service is trustworthy and transparent

Trust is foundational. Individuals understand how their data is used, for what purposes, and who has accessed it. Decisions and recommendations are explainable and accountable. People have meaningful control — including the ability to give, withdraw, or modify consent. Systems protect privacy and security while enabling effective care; clear communication and visible safeguards build confidence and active participation.

5 The service creates added value

Personal Healthcare goes beyond delivery — it uses data, technology, and insights to improve outcomes and experiences. It tailors prevention strategies, personalizes treatment plans, and supplies intelligent decision support for patients and professionals alike. Aggregated insights improve care quality, optimize resources, and enable earlier intervention. The system continuously learns and evolves, delivering better outcomes alongside efficiency and satisfaction.

6 Patient engagement leads to greater empowerment

When patients have access to clear, comprehensive, and understandable health information, they are better equipped to make informed decisions and understand their role in care. Engagement increases personal responsibility and supports healthier behaviors that contribute to prevention and early intervention. An empowered patient actively monitors their health, follows guidance, and participates in both treatment and preventive activities.

7 Funding is more effective when aligned with outcomes, not episodes

Personal Healthcare aligns with a new way of financing. Traditional models pay per episode, procedure, or volume — incentivizing activity rather than improvement. Personal Medicine focuses on outcomes that matter to people and society: better health, prolonged quality of life, prevention of complications, and long-term sustainability. Funding is increasingly linked to measurable outcomes; continuous data and longitudinal journeys enable transparent evaluation. Payers and providers move toward value- and outcome-based financing where incentives reward effectiveness, prevention, and coordinated care.

PHILOSOPHY

Core principles for making Personal Healthcare real

1 The person has meaningful control over health data

Personal Healthcare relies on trust — only achieved when individuals have real and understandable control over their data. People must see what data exists, how it is used, and who has accessed it. Control is technical, practical, and comprehensible. Individuals can give, manage, and withdraw consent without specialist knowledge, informed about benefits and implications. The system enforces strong protection and security; data is used responsibly to improve care while respecting privacy and maintaining public trust.

2 The person's data is used for precise and accurate decision making

Health data should support precise, timely, and evidence-based decisions. This requires data of medical examinations and records to be high-quality, up-to-date, and accessible to the right professionals at the right time. Used responsibly, personal data enables better diagnosis, more personalized treatment and medications, and improved outcomes. Decision-making systems must be transparent, explainable, and clinically validated. Safeguards prevent misuse, bias, and over-reliance on automation; human oversight remains central.

3 The person sees health data, decisions, journeys, options, and obligations in one place

The healthcare system should present itself as one coherent service. Individuals get a unified view of status, care plans, upcoming actions, and available services — including journeys, appointments, results, prescriptions, referrals, preventive recommendations, and required actions. People also understand their rights, responsibilities, and choices at each stage. By bringing everything together, the system reduces confusion, supports better decisions, and empowers active participation.

4 Services are continuously improved

Personal Healthcare is an ongoing process, not a one-time transformation. Services evolve based on real-world usage, outcomes, feedback, and technology. Data and insights are used systematically to identify gaps and opportunities — measuring patient experience, clinical outcomes, accessibility, and performance. Continuous improvement requires a culture of learning; policies, services, and technologies are regularly updated to reflect new knowledge and best practices.

5 Public, private, and community services connect smoothly

Personal Healthcare requires seamless collaboration across the health and wellbeing ecosystem — public providers, private services, pharmacies, laboratories, social care, community organizations, and digital health solutions. From the person's perspective, these actors function as one coordinated network. Information flows securely; pathways are not disrupted by institutional boundaries. The integrated approach addresses medical, social, behavioral, and environmental factors of health.

6 AI supports professionals and patients responsibly

AI plays an important role in enabling Personal Healthcare, but must be used responsibly and transparently. AI supports — not replaces — human decision-making. For professionals: data analysis, decision support, workflow automation, and risk identification. For patients: guidance, reminders, and personalized recommendations. All AI-supported decisions must be explainable, accountable, and overseen. Ethics, data quality, and fairness are essential to avoid bias and ensure trust.

JOURNEYS

Personal Healthcare journeys

Personal Healthcare journeys are proactive, patient-centered pathways built around key life and health events, guiding individuals seamlessly through prevention, treatment, and long-term care. Similar to life-event–based public services, they bring data, services, and providers into a single, coherent experience — anticipating needs and, where possible, initiating support automatically. The complexity of the system remains largely invisible to the user while enabling better outcomes and efficiency.

Some examples of Personal Healthcare journeys

Journey of Hip Endoprosthesis

- Preoperative pain control: individual plan, optimized medication
- Pre-surgery: personalised planning, risk assessment, surgical planning
- Operation: optimized procedures and care coordination
- Recovery: remote monitoring and personally guided physiotherapy

Outcome: Faster recovery, fewer complications, personalized rehab

Healthy pregnancy journey

- Planning: health optimization, lifestyle guidance, fertility, risk
- Continuous monitoring of maternal and fetal health
- Personalized guidance on nutrition, lifestyle, appointments & services
- Early detection of complications; postnatal continuous support

Outcome: Safer pregnancies and better-informed parents

Mental health pathway

- Lifestyle and mood monitoring
- Early detection of mood trends through behavior tracking
- AI-guided self-help tools and therapy support
- Crisis identification and timely intervention

Outcome: More accessible, continuous mental health care

INTELLIGENCE

AI in Personal Healthcare — Overview & Possibilities

AI is fundamentally transforming healthcare from a reactive system that treats illness after it occurs into a proactive, data-driven model that emphasizes prevention, anticipates risks through predictive insights, and ultimately delivers highly personalized care tailored to each individual's unique biology, behavior, and needs. AI is here to enable continuous, data-driven care tailored to each individual.

Some examples of AI solutions in Personal Healthcare

Personalized & Preventive Care

- AI analyzes genetics, lifestyle, and health data
- Wearables track real-time signals (heart rate, sleep, glucose)
- AI detects early risks (e.g. heart disease, diabetes)
- Proactive alerts and recommendations from health data

Outcome: Care tailored to the individual, not the average

Diagnosis & Clinical Support

- AI detects patterns in scans (cancer, fractures, etc.)
- Data-based decision-support tools assist doctors
- Faster and more consistent diagnoses

Outcome: Higher accuracy and reduced human error

Patient Engagement & Self-Care

- AI chatbots actively advising for better health guidance
- AI-based mental health support tools
- Apps for fitness, nutrition, and habit coaching

Outcome: Patients become aware, active managers of their health

Drug Discovery & Innovation

- AI agents analyse and predict drug effectiveness
- Faster development of new treatments
- Improved clinical trial design

Outcome: Quicker, financially efficient medical breakthroughs

CONCEPT STATEMENT

“Personal Healthcare is the post–digital stage of healthcare: a person–centered, proactive, trustworthy, and data–enabled model in which the healthcare system organizes itself around the individual, while the complexity remains in the background.”

About Net Group

Net Group supports the design and implementation of Personal Healthcare models by combining digital capabilities, data integration, and user–centered service design to help healthcare systems evolve toward proactive, person–centered care.

Net Group is an Estonian – German digital transformation company specializing in designing and implementing data–driven, user–centered solutions for the healthcare industry. It focuses on integrating clinical systems, data, and digital services to enable more efficient, personalized, and proactive healthcare delivery.

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