

Optimizing therapy adherence & real-world data insights

From patient support to market access strategies: AI-driven insights

Adherence & therapy improvement • Real-world evidence • Support for market access & reimbursement



Executive Summary

📌 **Improved adherence & therapy persistence** – MEROVA's app provides AI-driven coaching, lifestyle support, and patient education, helping users stay engaged with their treatment, reducing early discontinuation, and improving long-term therapy adherence.

📌 **Real-world data collection without medical visits** – MEROVA gathers patient insights from three independent sources (patients, preventive providers, and real-world tracking), providing valuable data without requiring doctor visits.

📌 **Supporting market access** – MEROVA provides structured health data and patient insights, enabling stronger evidence for market access and reimbursement negotiations.

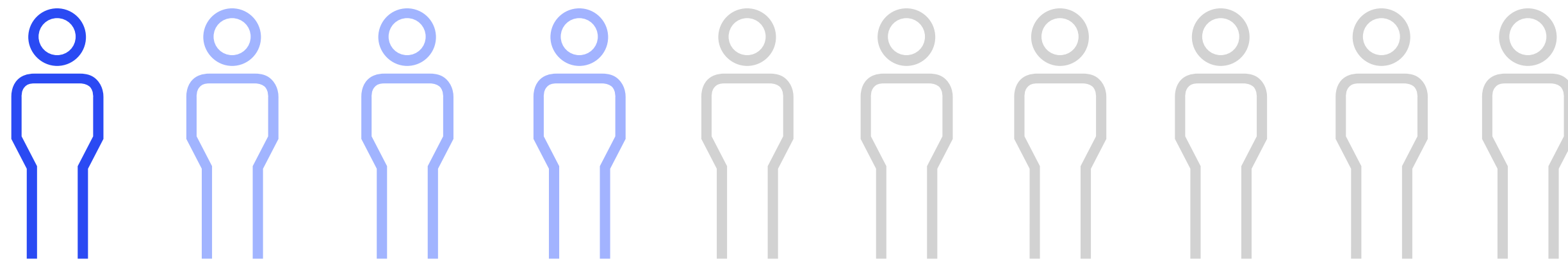
📌 **Health economic validation for Payers** – Our system could collect HRQOL data and cost-effectiveness insights, supporting the development of cost-utility models that enhance reimbursement potential.

📌 **Opportunities for co-development** – By integrating adherence tracking, lifestyle support, and behavior change analytics, pharma companies can enhance patient programs and optimize therapy outcomes.

→ **Measuring health gains and supporting product adherence – MEROVA's data-driven approach provides valuable insights into treatment outcomes, helping pharma partners demonstrate real-world effectiveness and optimize patient engagement strategies.**

Diabetes & pre stages globally.

Diabetes patients are a globally high-risk group, facing severe complications & increased mortality rates.



537 million

adults living with diabetes globally

6,7 million

deaths caused by the disease yearly

30%

of young adults have
IR or Prediabetes

\$ 966 billion

yearly global expenditure in
connection with the disease

The growing financial & health burden of diabetes & it's pre stages

Diabetes is one of the costliest chronic diseases, leading to escalating claims and long-term financial burdens for insurers.

- 30% of young adults have insulin resistance (IR) or prediabetes—an overlooked but high-risk segment: A study published in the Journal of the American Board of Family Medicine found that approximately 30% of U.S. adults aged 18-44 have prediabetes, indicating a high prevalence of insulin resistance in this age group **As pre-stages emerge in younger age groups, they represent an even greater long-term risk for insurers due to the extended duration of potential health complications**
- The average cost per diabetic patient is 2.3x higher than a non-diabetic [LINK](#)

Tons of solutions for doctors, not much help for preventive providers

Preventive providers play a crucial role in maintaining patient conditions,
preventing diabetes complications.

Medical Service (doctors)



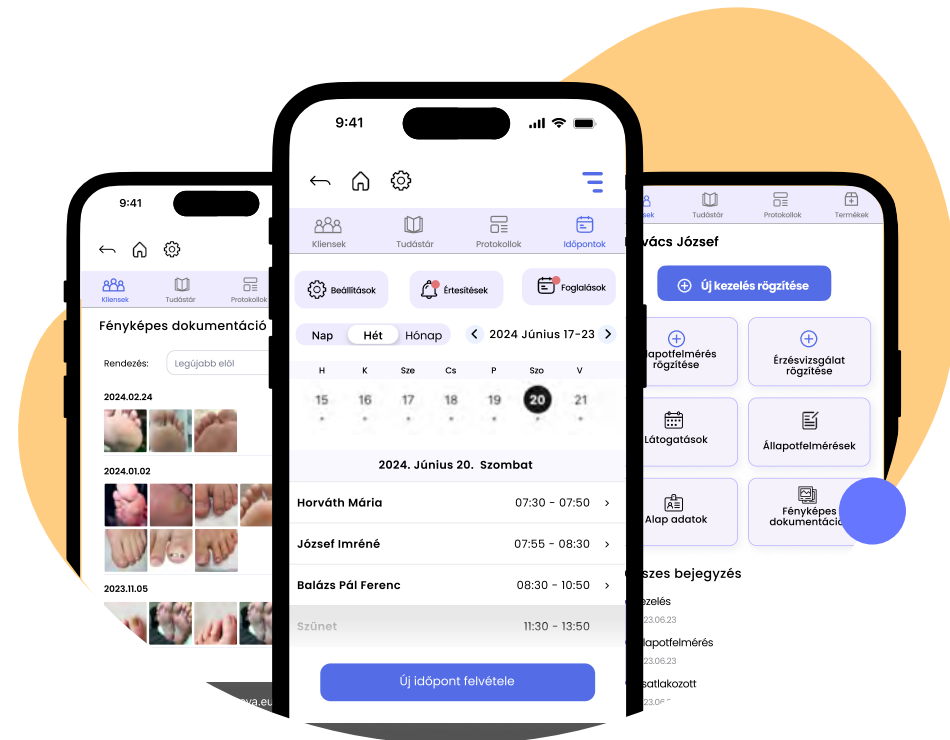
For Preventive Providers (not doctors)



For Patients



Stakeholders



Client management users: nutritionists, pedicurists

**MEROVA supports the daily workflow
& documentation for them**

Client management system functions:

- easy to use, fast document and patient history management
- coworking feature with the patient
- Educational materials supporting early detection
- case study finder
- smart decision support features
- handling back office (appointments, patient summary)



Patient users, mostly people with diabetes, IR, prediabetes

**MEROVA supports the daily life of the patient
and provides access for all documentations.**

Application for patients, functions:

- Coaching features to support a healthy lifestyle
- Recipes, meal plans & exercises (physiotherapy, functional exercises, yoga)
- Access to all documents & aftercare plans, with coworking features for providers
- Educational materials on disease understanding, preventing complications & expert articles
- Mental health support
- Diary tools & health record synchronization
- Helps find products that fit the diet



3 sided data collection, patient support results in benefits for the pharma sector

- **Improved adherence & therapy persistence**
 - AI-driven coaching, patient education, and lifestyle monitoring help sustain long-term medication use.
- **Real-world evidence (RWE) generation**
 - The platform continuously tracks patient progress, offering valuable data on treatment effectiveness, health improvements, and long-term outcomes.
- **Data-driven patient profiling**
 - MEROVA's system provides insights into patient behaviors, lifestyle factors, and adherence patterns, enabling more precise targeting for medications like GLP-1 therapies.
- **Support for market access & reimbursement**
 - Data-backed evidence of health benefits strengthens negotiations with insurers and regulatory bodies, improving funding and coverage opportunities.
- **Opportunities for co-development & innovation**
 - Pharma companies can integrate adherence tracking, patient education, and digital health tools into their own ecosystems, improving patient support programs and commercial strategies.

MEROVA's health economical integration:

MEROVA preventive packages with 3 elements

The MEROVA package is designed to provide early risk detection and lifestyle intervention for individuals in diabetes or its pre-stages (IR, prediabetes). The included services ensure regular health monitoring without direct medical intervention, allowing us to collect relevant data about different health states and Health Related Quality Of Life (HRQOL) that associated to them. It could be an initiative to develop Cost Utility Analysis models for novel GLP-1-based interventions.

1 Medical pedicure – records physical symptoms, early warning signs & HRQOL

- The feet serve as an early indicator of diabetes-related complications, such as neuropathy and circulatory issues.
- Regular monitoring by a trained pedicurist enables early detection of warning signs, reducing the risk of severe complications
- Anamnesis recording ensures a structured health history is built, identifying changes over time.
- Using the disease-specific quality of life measures provides the relevant data.

2 Dietitian consultation, lifestyle, metabolic risk assessment & HRQOL

- Enables detailed lifestyle evaluation, mapping out nutritional habits, medication use, and other risk factors affecting health
- Data is systematically recorded, providing a comprehensive profile of the patient's health status
- Helps optimize dietary choices, which is one of the strongest preventive measures against diabetes progression.
- Using the disease-specific quality of life measures provides the relevant data.

3 MEROVA application – continuous lifestyle support & HRQOL

- Provides daily guidance in meal plans, exercises, and mental well-being
- Features AI-based lifestyle coaching, supporting behavior change and sustainable habit formation
- Includes journaling functions and health record synchronization, ensuring all lifestyle data is consolidated in one place.
- **With the help of notifications and small playful rewards it is also an opportunity to collect HRQOL data from our patients.**

The impact: real-time, three-way data access without medical visits.

- ✓ Monitorable, dynamically adjustable risk classification
- ✓ Prevention-first approach leads to significant medical cost savings
- ✓ Insurers can incentivize participation – rewards for proactive behavior (e.g., premium adjustments, benefit expansions)
- ✓ Insurance as a driver of change – insurers encourage behavior change, leading to a healthier, lower-risk customer base

Health insurance integration from 2026

New opportunity beyond our current operation:

The preventive package for employees living with diabetes & pre stages



**1 medical
pedicure/year**



**1 Nutritionist
consultation/year**



Application for patients

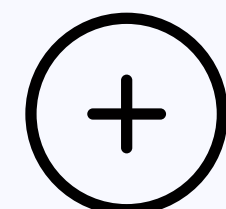
220 EUR / EMPLOYEE / YEAR

User segments & motivation

	Diabetes	Insulin resistance	Non diabetics
Which MEROVA service segment they use?	Preventive services + MEROVA daily support (app)	Preventive services + MEROVA daily support (app)	General prevention, lifestyle -» MEROVA app
Subgroups Categories defined with our partners	<ul style="list-style-type: none">• Type 2 diabetics(T2D) patient-obese• T2D normal BMI• T2D with kidney failure• T2D with wounds• T2D with neurophaty• Etc.. to specify	<ul style="list-style-type: none">• Early insulin resistance (Compensated stage)• Prediabetes (decompensated insulin resistance)• Early type 2 diabetes• Etc.. to specify	<ul style="list-style-type: none">• Normal Metabolic Function (insulin sensitivity)• Obesity• Etc.. to specify
Health gains, Payer perspectives	<ul style="list-style-type: none">• fostered behaviour change• cost-effectiveness• reducing diabetes complications• early detection ensured	<ul style="list-style-type: none">• fostering behaviour change• decreasing patient number with severe complications possibly has positive --- impact on expenditure in the future	<ul style="list-style-type: none">• lifestyle support results in reduced medical expenditure• fostering behaviour change increase general health conditions & reduce obesity numbers and the potential risk of diabetes

Benefits of collaboration

- **Independent reach for the patient—» much stronger impact**
- **Real-word evidence, measuring health gains, patient adherence**
- **Segmented communication and education channels from one place**
(doctor, patient, pharmacist, preventive provider)
- **Contraindications – side effect examinations**
- **CPR (cost per reach) for the target audience is significantly lower** (especially when possible on a segmented way)
- **Impact startup as a partner in achieving ESG goals**
- **Beyond CSR: delivering tangible business benefits**
- **Preventive providers – as an untapped channel in the patient journey**



PRO REPORTS – Examining patient behavior

examples

- **DTSQ (Diabetes Treatment Satisfaction Questionnaire)**
Measures the satisfaction of diabetic patients with their treatment
- **PAID (Problem Areas in Diabetes Scale)**
Measures the psychosocial distress of diabetic patients
- **DDS (Diabetes Distress Scale)**
Measures diabetes-related distress, assessing the emotional burden associated with diabetes management
- **DSC-R (Diabetes Symptoms Checklist-Revised)****
Measures the symptoms of diabetes and their frequency
- **ADDQoL (Audit of Diabetes-Dependent Quality of Life)****
Measures diabetes-specific quality of life, including how diabetes affects different areas of the patient's life
- **MDQoL (Modular Diabetes Quality of Life)****
A modular questionnaire that assesses the quality of life of diabetic patients across different aspects

Problems to solve: Health Economic challenges

- 1. Low therapy adherence and medication discontinuation** → Improved adherence & therapy persistence
Patients often fail to follow prescribed therapies, reducing treatment effectiveness and increasing healthcare costs.
- 2. Lack of real-world evidence (RWE) data** → Real-world evidence (RWE) generation
Demonstrating long-term drug efficacy and health outcomes is challenging, limiting market access and funding opportunities.
- 3. Inaccurate patient segmentation and targeting** → Data-driven patient profiling
Patients have diverse lifestyle and behavioral factors, making it difficult to personalize optimal drug recommendations.
- 4. Challenges in market access and reimbursement** → Support for market access & reimbursement
Payers and regulatory bodies often require high levels of evidence to approve funding and coverage.
- 5. Slow digital innovation and patient program development** → Opportunities for co-development & innovation
Pharma companies struggle to integrate digital tools that enhance patient support and improve therapy outcomes.

→ **Collaborating with MEROVA provides solutions to these challenges.**

Problems to solve: THE HUMAN BEHAVIOUR.

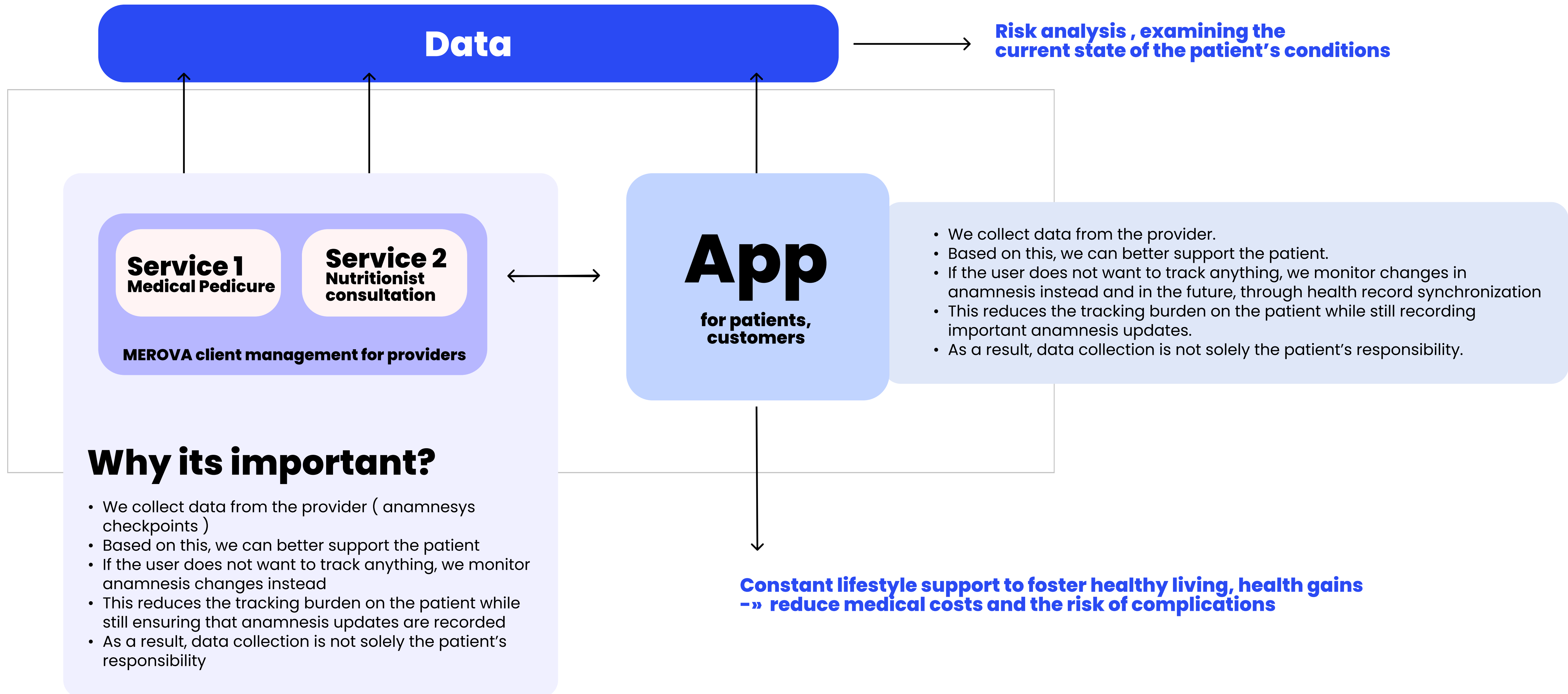
- **The human factor: Our research shows that people dislike tracking, which is why diabetes and its early stages are so difficult to manage.**
- **Hard to convince them to use it daily, fostering activity**
→ Encourage active usage through gamification elements and corporate partnerships.
- **MEROVA is just another service, buried on page 98 of the insurance information.**
→ This leads to a lack of engagement from corporate users.
→ To address this, we will introduce a yearly communication package to help companies integrate the change effectively.
- **Companies in Hungary are overwhelmed and don't have time to prioritize health, even though it is a clear financial goal**
→ We need to promote (or educate about) solutions that bring clear financial benefits to the company.

Conclusion:

The clear goal is to increase active usage of our digital solution and alleviate the burden of data entry. A great tool for this is enabling both the patient and the provider to document the anamnesis. Additionally, synchronization with health apps and AI-powered voice recording based on dictation can support fast and efficient lifestyle changes by encouraging behavior change.

Reducing the human factor

Three-sided data collection without medical visits with minimized patient burden



What is next?

Let MEROVA to implement your needs, let's collaborate.

#PartneringForSmarterHealthcare

1. Agreement → **2. Collaboration** → **3. Go live**

- workshop with model developers
- common problem solving
- exchange of best practices (HRQOL)
- negotiation about market access needs