

InXite ClearPrice and Journey Cost Intelligence

Commercial Brief on Consumer Engagement Price to Payment and Measurable Value

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Central thesis

ClearPrice gives consumers an immediate reason to engage by helping them find, compare, verify and secure qualified prices, then continue through scheduling or purchase, service, payment and final reconciliation. With permission, the completed transaction becomes evidence for the Journey Cost Twin, which helps the person understand future choices, timing and cost while giving sponsors measurable proof of value.

Commercial Summary

ClearPrice is the strongest first engagement and near-term revenue layer within InXite Health. Consumers begin with a practical need: find the best available price and access option for a procedure, service, medication, supplement, product or alternative pathway. InXite normalizes the service, shows qualified options against a local median and matched Medicare benchmark, and helps verify or secure the selected price.

The interaction can then expand with the person's permission. Connecting current coverage, records, preferences and health context allows the Journey Cost Twin to compare immediate price with expected out-of-pocket responsibility, likely downstream services, personal priorities and

future decision windows. ClearPrice therefore creates both immediate economic value and a pathway into proactive longitudinal planning.

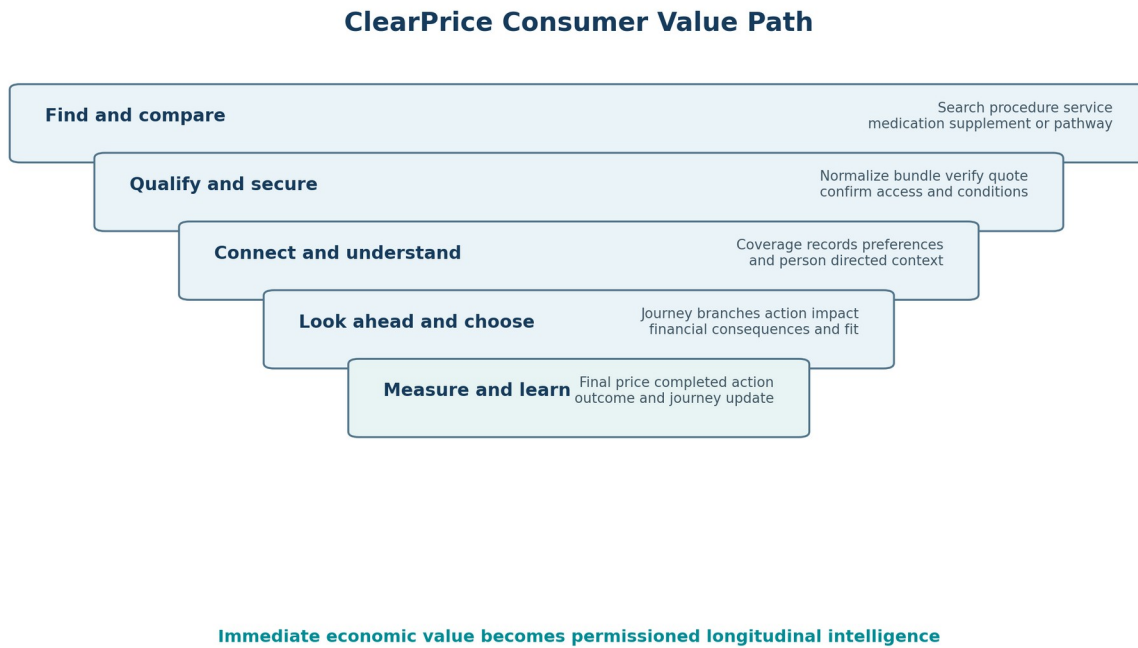


Figure 1 ClearPrice turns immediate price value into permissioned longitudinal intelligence

1 Consumer Problem and Entry Point

Healthcare prices remain difficult to compare because service descriptions, sites of service, professional and facility components, bundle contents, network rules, cash conditions and benefits differ. A low headline price may exclude anesthesia, pathology, imaging interpretation, medications or follow-up. A negotiated rate may not equal the consumer's responsibility. A Medicare amount may be a useful reference but does not define coverage or fair price for every situation.

ClearPrice begins by identifying the service the person actually needs to compare. It then qualifies candidate options before ranking them. The consumer sees the quoted price most prominently and can examine savings, discount, Medicare comparison, availability, distance, access conditions and included services. Price color bands describe price only; they do not imply quality or clinical appropriateness.

2 Locked Comparison Standard

Procedure benchmark	Option level measures
Local median price	Quoted price
Matched Medicare price	Discount from local median

Procedure benchmark	Option level measures
	Dollar savings from local median
	Quoted price as a percentage of Medicare

Every qualified option uses the same matched service definition, locality, setting and bundle logic. Quoted price receives the strongest visual emphasis. Savings and discount values use lighter shades. Green, yellow and red create a consistent best-to-worst price scale while remaining separate from provider quality and personal fit.

Required Qualification Data

Data element	Reason
Procedure or product identity	Prevents comparisons across different codes formulations doses or package sizes
Site and component	Separates office facility professional and technical charges
Bundle contents	Shows included excluded and unknown services
Locality and date	Matches geographic payment rules and price freshness
Payment route	Distinguishes insurance self-pay HealthShare and other authorized routes
Access conditions	Records referral authorization membership scheduling and payment requirements
Quote status	Distinguishes displayed estimate dated quote verified quote secured price and final amount

3 From Search to Secured Price

Step	Consumer experience	Operational requirement
Search	Describe the procedure service product or need in ordinary language	Terminology mapping and clarification
Qualify	Confirm location setting timing and relevant clinical or product details	Comparable service and bundle definition
Compare	Review unlimited qualified options with consistent measures	Fresh normalized price access and benchmark data
Select	Choose using price distance timing fit and payment route	Transparent ranking and conflict-of-interest disclosure

Step	Consumer experience	Operational requirement
Verify	Confirm quote scope availability conditions and contact	Provider or vendor verification workflow
Secure	Reserve contract or document the price for the individual	Transaction referral or confirmation state
Reconcile	Compare the secured price with final transaction claim or payment	Evidence required for realized savings

Savings Evidence Ladder

State	What InXite may report
Modeled opportunity	Potential difference between a benchmark or scenario and an available option
Quoted savings	Difference supported by a dated quote with defined scope and conditions
Secured price	Price reserved contracted or confirmed for the individual
Realized savings	Difference supported by a completed transaction claim or payment record

This ladder protects credibility with consumers and sponsors. InXite should not convert an estimated opportunity into a realized-savings claim. Reports should retain the comparison baseline, service scope, date, payment route and evidence supporting each state.

Price to Payment Completion

ClearPrice's commercial value increases when the experience continues beyond comparison. After the person selects an option, InXite helps confirm availability and conditions, coordinate the appointment or fulfillment path, track prerequisites, retain the secured-price evidence, follow the service or purchase and reconcile the final consumer cost. This creates a measurable consumer result rather than an unverified referral.

Consumer Visible States

The consumer should always know whether an amount is an estimate, dated quote, verified quote, secured price or reconciled final cost. The experience should show what remains to be completed, who is responsible for the next step, when a price or slot expires and which conditions could change the amount.

Multiple Payment and Fulfillment Paths

ClearPrice can support insurance, self-pay, HealthShare or member-sharing arrangements and selected product or marketplace transactions. Each path requires its own conditions and disclosures, but the person receives one understandable view of price, responsibility, timing and next action.

4 Journey Cost Intelligence

A price comparison is one event within a larger personal journey. With authorization, the Journey Cost Twin can evaluate likely related services, coverage rules, administrative steps, personal constraints and possible downstream costs. Temporal Signal Intelligence identifies when new evidence arrives early enough to change the plan. The Adaptive Journey Graph shows possible pathways. The Action Impact Engine estimates what reasonable steps may change them. The Personal Utility Model ranks qualified choices according to the person's priorities.

Immediate ClearPrice value	Expanded Journey Cost value
Find a lower qualified price	Understand how the service fits into a possible care sequence
Compare cash and coverage routes	Estimate consumer responsibility and downstream cost ranges
Verify included services	Expose missing bundle details that create future cost uncertainty
Secure an available option	Coordinate timing authorization scheduling and follow-up
Document the final amount	Measure realized savings and recalibrate the Financial Twin
Capture selected priorities	Improve later rankings for price distance speed burden and fit

The Consumer Promise

The commercial promise should remain concrete: understand the qualified options, see how each price compares with the local median and Medicare benchmark, know what is included, verify the conditions and secure the selected option when available. The broader intelligence promise follows: understand what may be ahead, when action matters, what could change the journey and what each pathway may cost.

Measurable Value Event

The final reconciled event supports credible reporting of conversion, access, final consumer responsibility and realized savings against a defined comparable basis. InXite should keep projected opportunity, quoted savings, secured price and realized savings separate in every consumer and sponsor report.

5 Revenue Architecture

ClearPrice can support several commercial models. The selected model should preserve ranking integrity and disclose relationships that could influence availability or economics. Consumer value should remain visible regardless of who pays for access.

Revenue path	Value delivered	Evidence and control
Price securing or navigation fee	Qualified comparison verification reservation and support	Disclose fee conditions and preserve neutral ranking
Sponsor subscription	Member access engagement reporting and program configuration	Purpose-limited views and individual privacy firewall
Transaction fee	Completed referral booking purchase or provider access event	Document transaction state and avoid hidden steering
Provider network economics	Access to verified qualified consumer demand	Separate commercial participation from quality claims
Savings or outcome arrangement	Measured financial or program result	Predefined baseline attribution rules and realized evidence
Premium consumer service	Enhanced navigation monitoring and coordination	Clear scope price cancellation and professional boundaries

Commercial Entry by Channel

Channel	Initial value	Expansion path
Direct to consumer	Immediate price comparison and access	Connected record proactive planning and premium navigation
HealthShare and self-pay	Plan-ahead pricing sharing preparation and provider access	Member journey coordination and administrative support
Employers and self-funded plans	Lower-cost qualified options and navigation	Benefits intelligence engagement and governed outcomes
Payors and value-based care	Earlier decision support and steerage to appropriate options	Journey coordination population insight and measured outcomes
Providers and care teams	Qualified access transparent financial preparation and reduced friction	Focused health views care-plan coordination and follow-up
Strategic partners	Embedded price and journey capabilities	Integration transaction and co-branded programs

6 Commercial Flywheel

ClearPrice supplies a practical first use and measurable economic event. A useful comparison increases the consumer’s willingness to connect coverage and records. Better evidence improves the Journey Cost Twin. Better journey context produces more relevant pricing, timing and navigation. Completed actions and final costs improve price qualification and model calibration. The accumulated evidence and operating relationships strengthen the product over time.

Flywheel stage	Asset created
Search and qualification	Demand intent service normalization and unresolved bundle information
Comparison and selection	Preference weights price sensitivity access constraints and chosen route
Verification and securing	Current availability provider workflow and transaction conditions
Connected journey	Authorized clinical plan device and person context
Plan and action	Decision timing intervention and coordination record
Outcome and reconciliation	Final cost realized savings experience and calibration data

Defensible Commercial Assets

- Normalized service and bundle definitions across fragmented price sources
- Verified provider vendor and alternative-pathway price and access workflows
- Matched median and Medicare benchmark logic with locality setting and component controls
- Consumer-authorized links among pricing coverage preferences journey decisions and outcomes
- Quote-to-secured-to-final price evidence and realized-savings history
- Outcome-linked learning showing which recommendations were accepted completed and effective

7 Trust and Conflict Controls

Commercial incentives must not silently determine ranking. The consumer should be able to see the criteria used, modify personal priorities and distinguish sponsored availability from clinical fit. Provider participation, transaction economics and network relationships should be disclosed where material. Green, yellow and red price bands must remain objective and reproducible.

Person-directed signals used by the Journey Cost Twin are subject to an organizational firewall. They cannot be provided to a payer, employer, provider or sponsor for underwriting, adverse eligibility, individualized rate setting or risk selection. Sponsors may receive authorized program information and governed aggregate insight without unrestricted access to personal records.

Claims Controls

Claim	Minimum support
Lower quoted price	Matched service benchmark dated quote and defined scope
Price secured	Reservation contract or provider confirmation tied to the individual
Consumer savings	Defined comparison baseline and final transaction claim or payment evidence
Improved access	Predefined measure such as availability distance or time to appointment
Improved outcome	Appropriate study design outcome definition and attribution method
Predictive value	Validation population horizon calibration and model limitations

8 Initial Commercial Demonstration

The first demonstration should tell one complete story. A consumer searches for a procedure. ClearPrice qualifies the request and displays several options with quoted price, local median discount, dollar savings and percentage of Medicare. The consumer adjusts price, distance and timing priorities. ClearPrice verifies the selected option and shows the secured-price state.

With permission, the consumer connects plan and health information. LOLA explains how the service fits into several possible pathways, which additional costs remain uncertain and whether another question would materially improve the decision. The consumer selects an action and receives a plan. A later synthetic transaction updates the final amount and shows the difference among modeled opportunity, quoted savings, secured price and realized savings.

Demonstration requirement	Acceptance criterion
Search breadth	Medical procedure service medication supplement product and alternative pathway examples
Comparison depth	Unlimited qualified options using the locked comparison measures
Price integrity	Matched code locality setting component bundle and freshness
Action	Verification and secured-price state with visible conditions
Journey expansion	Connected evidence three pathways action timing and Financial Twin ranges

Demonstration requirement	Acceptance criterion
Learning	Final price outcome and journey divergence update
Claims discipline	Synthetic data labels and distinct opportunity quote secured and realized states

9 Commercial Priorities

Priority	Near term deliverable	Commercial proof
Price source integration	Hospital transparency payer transparency Medicare consumer price and selected product feeds	Comparable qualified options returned reliably
Normalization	Service product bundle locality and payment-route mappings	Low mismatch rate under test suite
Provider and vendor verification	Quote confirmation access and securement workflows	Documented conversion from displayed to secured price
Consumer experience	Simple mobile search compare select verify and save flow	Completion comprehension and correction measures
Journey connection	Permissioned plan record preference and health context	Improved ranking and future cost explanation
Reporting	Opportunity quote secured realized and sponsor views	Auditable claims with matching evidence
Revenue test	Selected fee subscription or transaction model	Unit economics without hidden steering

The commercial sequence should favor a fast functional alpha, a bounded consumer or sponsor pilot and evidence-based expansion. The first proof is that consumers can find and secure a better qualified option. The second is that the interaction increases permissioned connection and repeat use. Broader health and financial outcome claims follow only after validation.

Conclusion

ClearPrice makes InXite Health's intelligence immediately useful. It gives the consumer a concrete economic result and gives the platform verified information about price, access, choice and final cost. The Journey Cost Twin extends that value beyond one transaction by connecting the selected service to the person's possible future pathways, timing, priorities and financial exposure.

The commercial distinction is a governed closed loop from search to qualified comparison, verified or secured price, scheduling or fulfillment, completed service, payment, final reconciliation and

learning. The Journey Cost Twin extends that measurable event into a forward-looking view of plausible future pathways, decision windows and financial consequences. This combination supports consumer, HealthShare, employer, payor, provider and partner models while keeping the person's permissions and priorities central.

References

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- 12 US Food and Drug Administration Transparency for Machine Learning Enabled Medical Devices [View source](#)

About InXite Health

InXite Health is a consumer-first personal health intelligence and journey-orchestration platform. LOLA by InXite serves as the intelligent health companion and navigator. ClearPrice helps consumers find, compare and secure qualified prices for medical procedures, services, medications, supplements, alternative pathways and related products. InXite connects consumer, provider and population perspectives through governed evidence, coordination and learning.

Publication and Claims Notice

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