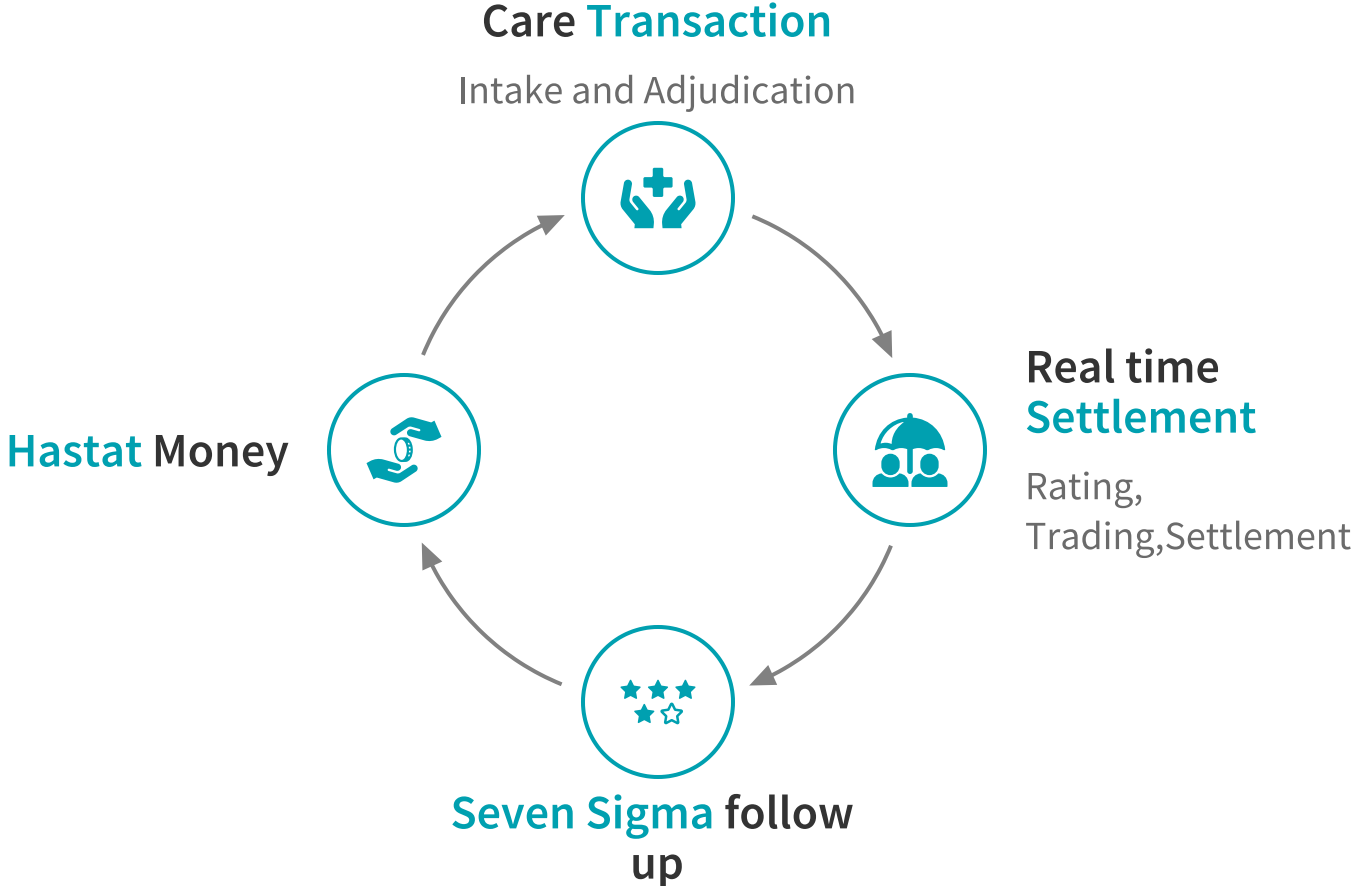


Transforming the Supply Chain of Receivables

Healthcare

The **new** Receivable Cycle



Join the Early Adopter Pilot - What?

Hospitals

Real time access to a 180-day line of credit to fund their transactions, from an effective rate of interest of 0% to 8% per 180 day cycle.

bHoH compute-intelligence

Claims are ingested, marked-up, submitted, and reviewed and re-submitted.
Not a primary claim/billing service.

Patients

who are unable, unwilling, or otherwise rejected for their obligation are eligible to participate in Novum Care Plans and access Hastat Money.

NoviRx and NovaGenome

Access prescriptions, OTCs, and other healthcare related supplies with up to 100% offset.

Join the Early Adopter Pilot - Why?

Hospitals

- Start decreasing aged-receivables to Zero.
- Get Paid for self-pays or the under-insured.
- Negotiate better payment schedules from Novum.

bHoH compute-intelligence

Access SI (Sphenome Intelligence machine-learning and decision-making for better health care delivery (From triage, to tele-medicine, to remote surgery.)

Patients

- Get help for healthcare expenses and better options to pay for health insurance.
- Access world class healthcare. Take charge.

Usher in a new era

of genomics and personalized medicine.

Join the Early Adopter Pilot - How?

Hospitals

- Interface your medical records / claims processing.
- Access HIPAA compliant bHoH ingest & output.
- Trigger funds from a line-of-credit.

Insurers

- Interface your claim adjudication and settlement.
- Access HIPAA compliant bHoH ingest & output.
- Access pools of alternative assets from SphRI.

Patients

- Try to follow Novum Care Guidelines.
- Seek help and take charge of your health.

Patient Centered | Simple

- Personalized Medicine.
- Advanced yet Simple.



Smart Money

for Hospitals and Physicians

Access a revolutionary way to speed up your
receivable financing and efficient care
interactions funded by Novum

GLOBAL HEALTH, LOCAL CARE

Innovation *in* health care from Novum

1 Global cross border healthcare **insurers**

- **Strategic infusion** of reinsurance, liquidity, underwriting, and compliance best practices to provide a transformative healthcare delivery, globally.

2 Global cross border healthcare **providers**

- Hospitals, Doctors, Pharmacies, and stakeholders in the healthcare value chain strengthened by global cross border innovation.

3 **bHoh** machine learning and compute Intelligence

- **bHoh** ingest and output nodes, **Sphenome** Distributed Ledgers, **f5.zone** trading exchanges, Re-insurance capital from **SphRI** is now ready to introduce sustainability and non-zero sum transformation in the delivery of health in healthcare today.

Our methodology

SFP Pools work to integrate into your receivable management workflow

1 List your receivables

- Algorithmic compliance and registration
- Get milestone linked funding.

2 Risk Free

- Providers do not pay expensive legal or merchant banking fees.
- Efficient integration of receivable management into real-time liquidity.

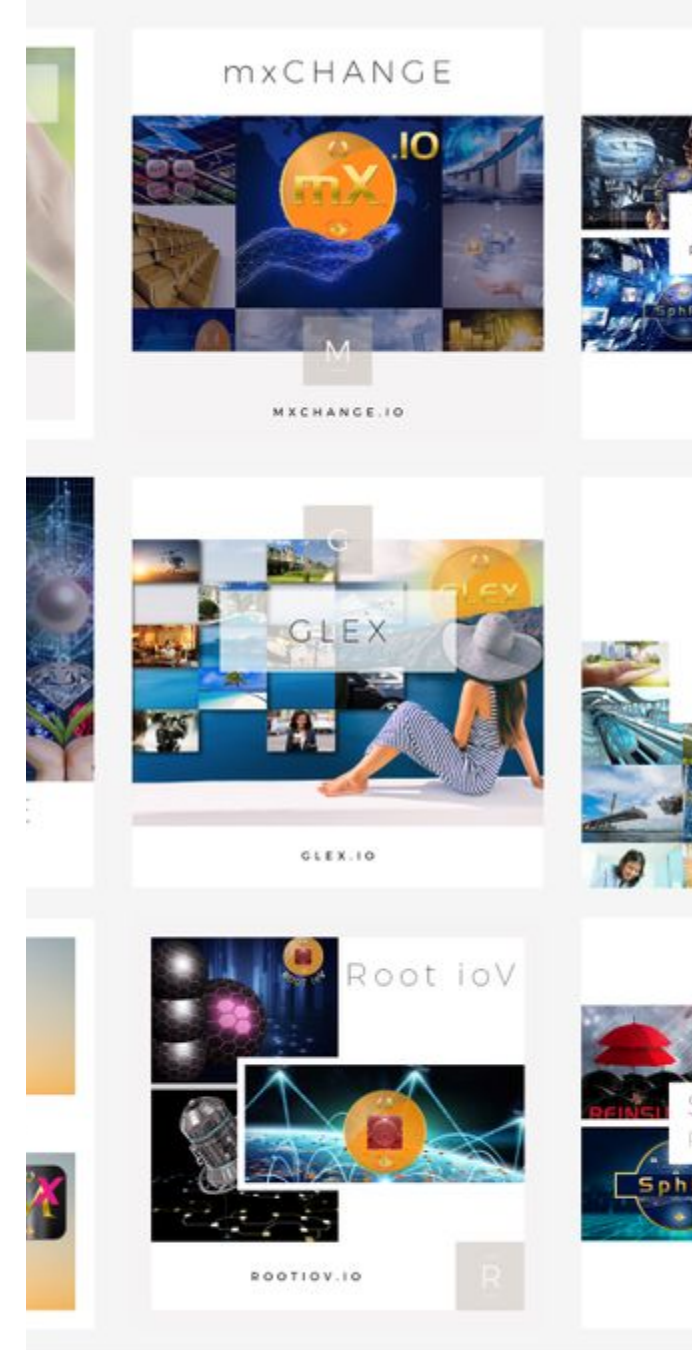
3 Choose your finance cost

- Flexible costing of the funding eliminates interference
- Starting with zero (0%) *eff.* rate of interest (after incentives).

4 Sphenomenal Intelligence at work.

- Let the power of distributed ledgers, blockchain and machine learning power your production.

Enabling Sustainability in Healthcare Financing



STRUCTURED FUND POOLS[SFP]

SFP @Novum

brings a global multi-pronged approach to addressing smart money in healthcare.

Turnkey, Sustainable & Transformative.



MOOLEX

INCUBATING A BETTER TOMORROW™

