

A WHITEPAPER



**GKC - A CRYPTOCURRENCY THAT MAKES
HEALTHCARE AFFORDABLE THROUGH
OPTIMIZATION OF PRECLINICAL TRIALS AND
MORE.**

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1. EXECUTIVE SUMMARY

GKC Tech, part of the Global Knowledge Center (GKC) aims to make healthcare affordable for the masses by optimizing everything from drug research to medical tourism, and the whole lot in between. This shall be executed through the ecosystem's decentralized applications, AI initiatives in Healthcare and the Global Knowledge Center (GKC) coin.

The GKC Tech is positioned for success as it dabbles in several high-growth industries such as medical tourism, drug research, AI in Healthcare development, and more. According to our internal study, the two biggest roadblocks faced by healthcare service providers are data security and seamless international transactions — both shall be overcome through GKC Tech.

We anticipate GKC Tech to be a high-growth ecosystem because:

- The global wellness tourism industry is itself close to becoming a trillion-dollar industry and back in 2017, was worth over \$639 billion dollars (The Indian Ministry of Tourism, 2022).
- According to McKinsey, it takes an average of 12 years to complete the research and development process for a drug (McKinsey, 2023). In 2019 itself, around \$83 billion was spent on drug research and when computed for 12 years, it sums up to 996 billion even if the annual increase in costs is not taken into account (Congressional Budget Office, 2021). GKC aims to reduce that considerably by optimizing preclinical development through seamless patient data procurement.
- The average cost of a healthcare data breach exceeds \$9.42 million, and this increases year-on-year by 10% (The HIPAA Journal, 2021). Healthcare service providers catering to a global clientele are likely to incur higher compliance costs and run bigger risks because while catering to a global clientele of medical tourists and data sharers, they must comply with multiple laws like the GDPR for EU citizens, the Privacy Act for Australians, and so on. GKC reduces these costs

and enables patients to control data access and track their medical records.

GKC is an ERC-20 token and its supply is limited to 100 million. It is the platform's native cryptocurrency and a utility token used globally across the medical industry. Its use cases span medical tourism payments to patient data procurement and incentivization. Regarding medical tourism, the GKC will be used by GKC Tech's Medical Tourism vertical and as part of business development by independent medical tourism service providers and their intermediaries.

Gradually, it shall also be used by drug research companies to extend subsidized healthcare to those willing to assist the research process by providing their medical data.

It, therefore, has the potential to act as a hedge against healthcare inflation that is witnessed at various levels — consulting fees, hospital bills, pharmaceutical drug costs, and insurance premiums. It is worth taking note that since 2017, insurance premium costs have increased by a whopping 20% alongside dollar inflation (KFF, 2022).

2. INTRODUCTION

The GKC Tech aims to make healthcare more affordable by reducing the gaps in the healthcare industry at various levels. It lays the cornerstone for several healthcare initiatives, from drug research to medical tourism.

Overall, GKC Tech aims to resolve concerns around surging healthcare costs and inflation through its many use cases and a cryptocurrency positioned to potentially increase in value.

The journey begins with the launch of the GKC token — the platform's native cryptocurrency and the primary medium of exchange for dApps that are part of the GKC Tech ecosystem.

The GKC token's aim is to eventually become a global utility token used across the medical industry. As far as the medical tourism industry is concerned, it shall not only be used by GKC Tech's medical tourism vertical but also by other medical tourism service providers and their intermediaries.

THE FIRST MILESTONE

GKC Tech's very first initiative would be to accelerate medical tourism by empowering patients to make informed choices with regard to their treatment. This involves creating a secure and decentralized record-sharing protocol that cannot be tampered with or stolen.

The mechanism not only protects patient data but also reduces the data privacy compliance costs of healthcare service providers. Furthermore, it allows patients worldwide to securely share their medical records with doctors all over the world and compare opinions.

They can also compare the lines of treatment and make an informed decision without worrying about their privacy. This is likely to result in higher patient satisfaction and reduced record-keeping costs.



GKC Tech's dApps have several use cases such that span medical tourism to secure patient data procurement.



THE DISRUPTOR

Until now, most medical tourists relied on referrals when choosing healthcare service providers. GKC Tech's groundbreaking solutions are going to be a game-changer because it empowers them to compare opinions and courses of treatment, to make informed decisions. This is crucial for medical tourists because they seek overseas treatment due to the inefficiencies in their native healthcare systems. They have every right to make an informed decision and GKC facilitates just that.

Take for example a situation in which the concerned patient needs an organ transplant within a week. In such circumstances, it can be overwhelming to make treatment-related decisions. Especially, in the digital marketing and SEO era where promotions are the rage. These hurdles are overcome through GKC as multiple opinions from credible service providers can be sought in real-time.

Although it may seem hypothetical, these situations have come up in Canada where in 2022, 39% of the 701 patients waiting for an organ transplant died while still waiting (Canadian Institute for Health Information, 2023).

At GKC Tech, we converge technology and healthcare to ensure seamless decision making and lay the cornerstone to overcome several roadblocks in the healthcare industry, and at various levels — patients, healthcare service providers, pharma supply chain, and drug research companies.

The scope for early supporters is enormous because the GKC Tech platform dabbles in a trillion-dollar industry and plans to gradually foray into education and finance as well. In this whitepaper, we shall discuss this project's potential and get a glimpse of its growth prospects.

3. WHAT IS GKC TECH?

GKC Tech is a 360-degree solution for the healthcare industry. The ecosystem consists of the GKC token, Healthcare Ai solutions, and use-case-specific decentralized applications. Collectively, these components make the healthcare system more efficient and accessible. Let us now get a quick glimpse into each of them.

GKC DAPPS


GKC Tech's decentralized apps would be custom-built for specific use cases such as enabling the secure exchange of patient records for proactive decision-making. It would enable patients from any corner of the world to securely share their medical records and seek opinions from specialists worldwide. According to the Indian Ministry of Tourism, the global wellness tourism industry was worth \$639 billion dollars in 2017 and has grown since then (The Indian Ministry of Tourism, 2022).

For our internal study meant to align blockchain technology with medical tourism, we dived deeper into this market. While doing so, we identified two groups — those hailing from developed nations and those from developing nations. While patients from developed nations prioritized quality and privacy, those from developing nations sought specialists unavailable in their nation. GKC Tech's dApps would overcome hurdles for both these groups by enabling them to make the right decisions.



THE GKC TOKEN – A HEDGE AGAINST HEALTHCARE INFLATION

The GKC cryptocurrency is an ERC-20 token and its supply is limited to 100 million, with an initial supply of 10 million only. This limited supply and potential adoption could result in value enhancement. Therefore, when GKC is used to avail healthcare services, it acts as a hedge against healthcare inflation.



Currently, healthcare is expensive due to inflation at various levels. From depleting fiat currency values to increasing healthcare costs and everything in between. It is a known fact that the US lacks a free public healthcare system and therefore a great deal of reliance is placed on insurance. However, since 2017 there has been a 20% increase in the cost of the



GKC Tech dabbles in the global wellness and drug research industries, which is each worth over a



GKC Tech is positioned to combat surging healthcare inflation as a limited supply utility token.



average family premium, and that alongside dollar inflation worsens the situation (KFF, 2022).

The US also finds it hard to deal with the surging health insurance premiums that have gone up by 20% in 2017, with an average monthly premium of \$928 per person.




In a nation where close to 13% of the population lives below the poverty line and on Supplemental Nutrition Assistance Program (SNAP) benefits, the average monthly health insurance premium of \$928 per person can be overwhelming (Forbes, 2023). For those without insurance coverage, healthcare costs in the US can particularly be a nightmare. An organ transplant, which is a tedious procedure with long wait times can cost anywhere from \$400,000 to over a million dollars.

A similar situation prevails worldwide, and these healthcare costs only increase over time, while the value of the respective fiat currencies depletes due to rising inflation. This is precisely where GKC comes in and solves many concerns. Imagine buying a bitcoin for \$0.40 in 2010 and in 2023 availing services worth over \$29,000 (Bankrate, 2023). That's the power GKC brings to the table because this cryptocurrency comes with a limited supply and is positioned to increase in value. This effectively counters the surging healthcare costs and creates a profitable medium of exchange for everyone involved. However, the GKC cryptocurrency is a utility token and not an investment instrument or security. The value enhancement is strictly estimated based on the increasing use cases.

Now that we have understood the two major components of the GKC ecosystem, let us dive deeper into comprehending the need for such an ecosystem.

4. NEED FOR GKC




Around 14 million medical tourists travel far and wide annually in search of healthcare services and need credible service providers and data sharing medium.

As we have already discussed, the GKC Tech platform is an innovative blockchain-based solution architected to combat the surging healthcare costs at various levels. The goal is to create a profitable market for everyone involved — patients, healthcare service providers, drug research companies, pharma manufacturers, wholesalers, and retailers. This feat shall be achieved by aligning a multitude of use cases with decentralization using Web 3.0, starting from medical tourism and patient data incentivization for drug research.

4.1. MEDICAL TOURISM


According to a Global Market report, over 14 million people travel annually for healthcare purposes. This staggering number is estimated to increase by 20% and while that happens, there is a sheer need for a reliable community of healthcare service providers and a secure medium of patient data exchange (Yahoo Finance, 2023). GKC Tech's mission is to be that ecosystem and therefore our first initiative would be to create a reliable community of patients and credible service providers who recognize and accept the GKC token as a medium of exchange.

4.1.1. Cuts Data Privacy Costs



We have already discussed how expensive healthcare is and the need for an ecosystem that provides access to a multitude of healthcare professionals. In doing so, patients often worry about secure exchange while the healthcare professions lose sleep over secure patient data storage.

Data storage can be an expensive ordeal as these service providers must comply with various data privacy laws. For example, they must comply with the General Data Protection Regulation (GDPR) for European patients, the Health Insurance and Portability and Accountability Act (HIPAA) for Americans, and other similar data security laws based on where the patient comes from.



As the average cost of GDPR compliance is over \$1 million, it causes a great deal of financial burden on the service provider (IT Governance, 2023). GKC makes this entire process cheaper by lifting the burden off their shoulders

The average HIPAA breach costs healthcare service providers \$9.42 million while the average GDPR compliance costs around \$1 million dollars. These costs increase while catering to a global clientele.



and at the same time, enabling patients to consult vetted and certified healthcare professionals.

4.1.2. Combat Long Wait Times

GKC's secure data exchange enables patients to consult and choose from a reliable pool of medical professionals even on short notice. This can be lifesaving for many who've been waiting for years to undergo certain procedures. For example, in 2022, 39% of the 701 patients in Canada died waiting for an organ transplant (Canadian Institute for Health Information, 2023).

A similar situation persists in the UK and the US. A kidney transplant from a deceased donor in the UK has a wait time of 2-3 years (NHS, 2023). In the US, a kidney transplant may require a wait time of 3 to 5 years, and sometimes even longer than that (National Kidney Foundation, 2023). This is impractical given the fact that a person after a kidney failure can only survive a few days or weeks without treatment, and up to 30 years on dialysis (Cleveland Clinic, 2022).

So, although developed countries like Canada and the UK provide free healthcare services, there are deficiencies and exclusions due to which patients prefer to travel abroad for their treatment. These patients have little time to do their own research and need quick access to vetted and certified professionals and that's exactly what GKC brings to the table.

4.1.3. Planned Hospitalizations Simplified

It's not always the organ transplant that takes time. Due to the increasing population and a disproportionate number of professionals and hospital beds, basic treatments can also be overwhelming, and this has been a common concern in Canada. According to a media reports, the average wait time for treatments after a family doctor referral was 27.4 weeks, which can be a painstakingly long period for somebody struggling with a painful health condition (National Post, 2022).

The US also has similar concerns, and the average wait period is about 20.6 days (AAFP, 2022). These could be planned joint replacement surgeries or other procedures that are less urgent. In such cases also, GKC's partners would serve as credible service providers who accept a cryptocurrency that beats inflation both at the fiat and healthcare levels.



Canada lost 39% of its citizens waiting for an organ transplant in 2022. In the UK and the US also, it takes between 2-3 years to get an organ transplant.



Planned hospitalizations for conditions other than organ transplant can also take an average of 20 to 27.4 days in Canada and the US.




4.1.4. Insurance Does Not Cover Everything

Quite a few healthcare costs are not covered under the insurance policy and can be extremely expensive. These may include cosmetic surgeries, dental braces unless the caveats are met, IVF treatments, etc... In such cases, holding the GKC token can turn out to be extremely beneficial as it grows in value and covers up for many treatments that the insurance does not.


4.1.5. Global Medium of Exchange

GKC Tech aims to turn the GKC coin into a global medium of exchange in the healthcare industry, and not limit it to internal use. So, even though the platform is likely to itself foray into the medical tourism industry, the token shall also be used by other medical tourism service providers and their intermediaries.

4.2 DRUG RESEARCH THROUGH PATIENT DATA INCENTIVIZATION



Preclinical drug development takes an average of 12 years and costs \$89 billion annually only in the US.




According to McKinsey, preclinical development takes an average of 12 years before a drug is ready for launch (McKinsey, 2023). The process encompasses various phases but the most crucial one is patient data procurement. This is a tedious process because the patient data must come from all over the world. The data is then segregated based on region, ethnicity, age group, and other factors to ensure safety because the reactions to a drug may vary based on those parameters.

The fast-evolving data privacy and healthcare regulations like the GDPR in the European Union, HIPAA in the United States, Privacy Act 1988 in Australia and so on also contribute to the delay because compliance is complex. This creates a major roadblock in drug development. As this is a global concern, there has to be a global solution and this is where GKC steps in and simplifies patient data procurement, which optimizes drug discovery and research.

Faster procurement ensures lesser preclinical development time and reduces overall costs, enabling drug companies to provide drugs at a lower cost. Besides this indirect benefit, GKC Tech also attempts to allow patients to monetize their medical records and get incentivized for it.

5. WHY USE BLOCKCHAIN?



The GKC ecosystem deals with healthcare data and therefore was built using highly secure technologies that ensure better control. Blockchain technology's inherent traits make it a perfect fit because the data is encrypted using advanced cryptography and its movement is recorded on an immutable ledger.

The Blockchain technology encrypts data transactions and stores it on an immutable decentralized ledger, making crypto an ideal medium of exchange for medical tourism and drug research where a global community is involved, and confidentiality is crucial.


This ensures tamper-free data storage and verifiable time-stamped transactions, which aligned with our mission to empower individuals and businesses with a secure, decentralized, and tamper-proof next-gen solution. Let us now understand some of the core benefits of building GKC on Blockchain.

5.1. Facilitates Global Medium of Exchange

The GKC community taps into a global pool of healthcare professionals and patients. This naturally gives rise to cross-border transactions and blockchain technology allows the launching and operation of a common cryptocurrency. The GKC token, which is the native coin of the GKC platform ensures seamless cross-border transactions and makes price comparisons a whole lot easier. Also, it prevents problems related to exchange rate fluctuations and payment traceability.

Let's take the first use case of GKC, which is medical tourism to understand how it fits in. In medical tourism, part or full prepayment is the norm. This is largely due to the time sensitivity involved. The treatments and procedures are to be completed within a pre-determined timeframe and the availability of the healthcare professional on those dates is crucial. This brings forth several challenges and a few to mention are fluctuating exchange rates, and the high transaction fees for immediate international transfers. These are overcome using the GKC token which can be transferred in real-time and would have a very low transaction fee.

Yet another concern while making payments is privacy. According to the CDC, a vast majority of Americans, mostly women aged between 40 to 54 prefer to travel abroad for cosmetic procedures (CDC, 2023). These individuals along with others seeking personal health treatments are



usually concerned about confidentiality and that is well taken care of through blockchain-based payments.

5.2. Verifiable Professionals

Patients seeking medical treatment abroad must separate the grain from the chaff because, in times of digital marketing, promotional content is all over the internet. That makes it tedious for patients to finalize a reliable service provider, but GKC Tech simplifies that by partnering with credible professionals with a proven track record.

5.3. Control and Compliance

By using blockchain technology, we put the patient in the driver's seat because the access can be managed by the data owner. While the patient enjoys better control, the research institute and other healthcare professionals stand to benefit in the form of lower compliance costs with regard to data transmission and storage because the records are secured by cryptography and decentralized. In the Healthcare industry, breaches can be devastating. According to IBM Security, the average cost of a healthcare data breach is around \$9.42 million along with a 10% year-on-year increase (The HIPAA Journal, 2021).

5.4. Data Integrity

The blockchain is made of blocks that are interlinked with hashes in a way that every previous block is linked to the next one. Once data is on the blockchain, it cannot be altered or deleted, and the entire history of data changes is available to those involved. Therefore, even if the records are tampered with, in a worst-case scenario, they won't go unnoticed.

Thus, blockchains increase the trustworthiness of information. That is essential for the success of drug research and development because companies spend billions of dollars on it. As a matter of fact, the pharmaceutical industry spent around \$83 billion in 2019 on drug research, and bringing down these costs can have a significant impact on the overall drug development costs (Congressional Budget Office, 2021). On the other hand, data integrity helps in reducing the chances of drug failures which can cost as much as \$1 to \$2 billion

5.5. Audits

Blockchain is a transparent and traceable alternative to closed servers. The ability to easily track data changes makes it more credible and thus




The average HIPAA breach costs \$9.42 million while the average GDPR compliance costs \$1 million. These costs can be reduced by adopting GKC's solutions for secure data storage and sharing.




simplifies the audit procedure. Healthcare audits are strict, and it is crucial for healthcare organizations to quickly identify inconsistencies and demonstrate accuracy.

5.6. Interoperability Between Layers Of The Healthcare Industry

GKC is an ecosystem that consists of various stakeholders between whom the data is to be exchanged. The multiple layers of the healthcare industry include drug researchers and developers, pharmaceutical manufacturers and suppliers, hospitals, and clinics, etc... The use of Blockchain technology standardizes data and facilitates seamless exchange between these different layers, which lays the foundation for a robust and sustainable ecosystem.



Patient data can be incentivized through GKC as the transaction fees would be much lower than international fiat transfers.



5.7. Eliminates Intermediaries And Incentivizes Patient Data

Pharmaceutical companies pay billions to procure data from various organizations for research purposes. This spending can be reduced by directly procuring the data from patients and incentivizing them. As the Blockchain facilitates secure data sharing without any intermediaries managing it, the risk surface is greatly reduced and so are the costs of secure and compliant data storage for which the pharmaceutical companies were charged extra. Moreover, the incentives can be through GKC's native cryptocurrency.

6. TOKENOMICS AND BEYOND



The GKC token's supply is limited to 100 million, which is rare for a utility token.



GKC is in the process of building partnerships with renowned healthcare service providers and drug research companies. It could soon turn out to be a hedge against healthcare inflation.



GKC is a utility token with a capped supply. It is the sole medium of exchange within the GKC ecosystem and shall be utilized to facilitate transactions both within and outside the of the GKC ecosystem. Internally, it shall be used between the stakeholders — healthcare service providers, patients, and drug research companies.

Externally, it can be used by other medical tourism, pharmaceutical, insurance or healthcare companies, and their intermediaries for the exchange of data, consultations, incentives, rewards, and any other purposes that the community deems to be fit.

Token Name: Global Knowledge Center

Token Symbol: GKC

Contract Address: 0x0Ad3a144685F1E43371072418A9478cB5d926bd3

Total Supply - 100 million

Initial Supply - 10 million

Capped Supply

Historically, cryptocurrencies with a capped supply and a sustainable business model have fared better than their elastic supply counterparts. Yet, the capped supply model is usually used in fintech use cases such as peer-to-peer exchange, fractional investment, and so on. A standing example is Bitcoin, which has surged from under a dollar to over \$29,000 in slightly over a decade.

Reliable Stakeholders

GKC is backed by promoters and is on the verge of collaborating with reliable healthcare service providers, across the globe. Stakeholders shall include corporate hospitals and verified healthcare professionals.

Hedge Against Growing Healthcare Costs

Unlike fiat currency, cryptocurrencies do not inflate in value. So, they act as a hedge against inflation. However, a lot more is expected from this cryptocurrency.

7. CONCLUSION

The GKC ecosystem is on a mission to save lives by making healthcare more affordable and accessible through its many initiatives. As an ecosystem, GKC penetrates three trillion-dollar industries — drug research and development, medical tourism, and healthcare AI development.

Our roadmap includes overcoming the two major roadblocks that cause concern in this industry. Firstly, secure data storage for healthcare service providers, and better data control for the patients.

By connecting stakeholders such as patients, healthcare service providers, and drug research companies, the GKC Tech strives to be a gold standard in the global healthcare industry.

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