dHealth Intelligence

From Messy Data to Health Answers

TL;DR: An AI Agent that covers the last mile from real life and unstructured data to digital healthcare.

dHealth Intelligence specifically targets the onboarding challenge faced by individuals trying to bring themselves and their health data into the digital world, especially into blockchain-based systems. Most people find it difficult and confusing to collect, digitise, and manage scattered health information from various sources (clinics, apps, wearables, memories) in a unified, user-friendly way. Traditional blockchain and digital health tools often require technical skills or compromise on privacy, creating high barriers to entry. dHealth Intelligence addresses this by offering a zero-friction onboarding process that requires no technical knowledge, automatically sets up personal health accounts, and ensures data ownership and privacy, making it easy and accessible for anyone to participate in a decentralised health ecosystem. dHealth Intelligence (DHI) also introduces Healthcare Outcome Markets, a novel platform where users trade tokens representing verified health outcomes.

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Table of Contents

1. Introduction

1.1. Solving Digital Health's Adoption Bottleneck

The healthcare industry faces a significant digital adoption bottleneck, primarily because onboarding both people and their data into modern digital health and blockchain systems remains a complex and often overwhelming process. Health information is typically scattered and siloed across various clinics, wearable devices, mobile apps, and even handwritten or remembered notes, making it highly challenging for individuals to consolidate all this information into a single, coherent, and actionable view. This fragmentation results in data that is messy, unstructured, and difficult to interpret, leaving many people unable to take advantage of the potential benefits of personalised and proactive healthcare.

The abundance of disconnected health apps and platforms further exacerbates this confusion, as most users are inundated with numerous choices. Yet, they lack a single, intelligent companion that can help them navigate their entire health journey. What people need is a system that not only connects all these tools and sources but also speaks their language, understands their needs, and adapts as their situation changes.

Furthermore, most centralised health platforms fail to offer the kind of transparency, privacy, and control that users expect in today's digital age, making it hard for individuals to trust these solutions with their sensitive information. By bringing together AI and blockchain technologies, dHealth Intelligence is addressing these problems directly, offering a seamless and intuitive onboarding experience that allows people to join a decentralised health ecosystem with full data ownership, privacy, and the confidence that comes with accurate user control.

1.2. DHI – The AI Agent for Your Health

Onboarding Made Simple: Users can set up the DHI agent with no technical skills required. It automatically creates your dHealth account behind the scenes, enabling secure peer-to-peer (P2P) transactions and facilitating easy, human-friendly interactions.

Effortless Health Data Digitisation: Users can quickly digitise their health records by snapping photos of paper documents, importing PDFs, or logging health events using voice or text. DHI brings together medical and lifestyle data in one place, ensuring it's easy to share and always compatible with standard formats.

AI That Works for Users - Not Big Tech: This AI agent is designed to serve only the user. It identifies health patterns, highlights potential risks, and provides personalised insights, all while maintaining confidentiality and never sharing information without explicit permission.

1.3. dHealth Network Powers dHealth Intelligence

By combining AI with blockchain, users maintain ownership of their health data and can participate in the ecosystem without compromising privacy or trust. The dHealth Network leverages blockchain to transparently track data sharing, enable verifiable governance of the DHI agent, and ensure that only authorised actions are performed on behalf of the user. Blockchain records allow users to verify that their agent is acting in their best interest and to define and enforce the exact scope of the agent's authority. In addition, blockchain provides the foundation for seamless, automated peer-to-peer and agent-to-agent payments within the network, supporting a new era of user-driven digital health interactions.

Additionally, the dHealth Network's infrastructure has a proven track record of collaborating with major healthcare players, further strengthening the reliability and interoperability of dHealth Intelligence within the broader healthcare landscape.

2. User Segments, Use Case, Monetisation

dHealth Intelligence is designed to serve not only individuals who want to manage and own their health data, but also professional stakeholders across the healthcare and research landscape. For healthcare providers, including hospitals, doctors, and allied professionals, DHI delivers structured patient data and a conversational interface, streamlining information exchange and improving care coordination. For researchers and academic study centers, the agent acts as a digital study nurse, enabling transparent and auditable data collection, participant engagement, and consent-driven data sharing. These solutions are all underpinned by blockchain governance and user consent, empowering every segment with secure, efficient, and trustworthy digital health interactions.

2.1. Individual Users

Segments: Web3 enthusiasts, digital nomads, international users, privacy-conscious individuals, and anyone seeking control over their health journey.

Use Case: Individual users leverage DHI to consolidate, organise, and make sense of all their health data in one secure and private location without the need for technical expertise. Users can digitise paper documents by taking a photo, import files from clinics and wearables, or log symptoms and health events using text, audio, or pictures. The DHI agent automatically structures this information and becomes a personal health companion, capable of:

- Detecting health patterns and flagging risks
- Summarising relevant research and new findings tailored to the user

- Tracking medications, appointments, and adherence
- Offering preventive, behavioural, and lifestyle advice
- Answering questions about past events and sending follow-up reminders
- Communicating with healthcare providers, sharing only selected data

Through natural, conversational interaction, the agent supports users in their daily well-being, helps them understand their medical history, and enables them to stay proactive about their health. All data remains under the user's control, nothing is shared without explicit consent, and the user decides what to store, review, or share.

Example Journey:

- User creates a secure health folder and connects it to DHI.
- Health data is imported from various sources, including documents, apps, and direct input.
- The agent organises the data, tracks trends, and highlights findings.
- Users ask questions, receive tailored insights, and get reminders for preventive care or medication.
- If needed, the user can choose to share selected information with healthcare providers or research projects, always with full control and transparency.

Monetisation:

- Free access for basic agent use and data consolidation (with limits).
- Subscription unlocks unlimited data, memory/history.
- Up to 50% discount when using AIDH tokens.

2.2. Healthcare Providers

Segments: Hospitals, clinics, telemedicine providers, doctors, dentists, therapists, nutritionists, psychologists, and other healthcare professionals.

Use Case: Healthcare providers benefit from DHI by receiving patient data in a structured, ready-to-use form. Instead of sifting through scattered records, providers can interact with the DHI agent to ask direct questions about a patient's health status or request the agent to collect further information as needed. Throughout treatment, DHI continues to monitor patient progress and can share updates and trends directly with the provider, supporting more effective follow-up and ongoing care. Healthcare providers can request that the agent format the data to ensure compatibility with and importability by legacy IT systems. Because dHealth Intelligence is language-independent, it is especially well-suited for patients who are not native speakers of the country where they receive treatment, such as expatriates or international patients.

Additionally, DHI serves as a "first line" responder for patient queries, answering routine or time-consuming questions, freeing up valuable time for clinicians to focus on complex care needs. This results in improved efficiency and more informed decision-making.

Example Journey:

1. The provider invites the patient to connect DHI to their health folder. Patient consents; DHI organises and structures health data.
1. The provider or care team can ask the DHI agent for specific health updates, trends, or request additional patient input (e.g., recent symptoms, medication adherence).
2. After active treatment, DHI continues to monitor the patient's course and shares updates as permitted, enabling better long-term follow-up.

Monetisation:

- Annual flat fee per patient for structured data and agent integration.
- Value-added patient services, with discounts available to larger healthcare networks that hold AIDH tokens.

2.3. Researchers

Segments: Academic researchers, study consortia, and pharmaceutical companies.

Use Case: For researchers, DHI becomes a digital "study nurse." Once research facilities onboard participants, the agent can gather pre-existing, structured health data (always with consent) and continue to collect information, such as treatment effects or side effects, directly from participants. The agent can remind users of study protocols, gather survey data, and ensure completeness over time.

All data sharing is transparent, auditable, and governed by blockchain, guaranteeing both regulatory compliance and participant trust. Access rights are managed and documented, with consent at every step.

Example Journey:

2. Research organisation sets up a cohort in DHI and invites participants.
3. Participants register, consent, and connect their health folders.
4. The agent collects existing and new health data in standardised formats.
5. Research data, such as reported side effects, are securely shared and logged, accessible to authorised researchers as permitted by each participant.

Monetisation:

- Flat fees per participant for access to structured, real-world data.
- Discounts available for research organisations holding significant AIDH token balances.

2.4. Outcome Markets: Driving Real Health Results

dHealth Intelligence (DHI) introduces Healthcare Outcome Markets, a novel platform where users trade tokens representing verified health outcomes. Settled exclusively with AIDH tokens, these markets transform health plans by aligning incentives with real-world results. Unlike conventional prediction markets, payouts occur only after the dHealth Intelligence Agent serves as a trusted oracle—collecting and validating outcome data from health records, wearables, and apps to ensure authenticity and accuracy. This approach fosters transparent, accountable, and data-driven health incentives that could fundamentally reshape how health interventions are rewarded and measured.

How It Works

- AIDH tokens back each market as the reserve asset.
- Two tokens are created per market: one representing success and one representing failure.
- These tokens trade within a liquidity pool, where liquidity providers lock AIDH tokens for a fixed period.
- The dHealth Intelligence oracle verifies outcomes on-chain. Winners redeem AIDH tokens, whereas losers' tokens expire.

Selected Use Cases

1. **Therapy Development:** In clinical drug trials, Outcome Markets connect financial incentives directly to results. Tokens represent success or failure in meeting trial endpoints. This transparent, outcome-based system encourages accountability and benefits sponsors, researchers, and patients alike.
2. **Public Health & Prevention:** Examples include vaccination rates in populations or weight loss targets for employees. This use case benefits from reliable, aggregated data.
3. **Individual Outcomes:** Examples include blood sugar control, treatment success, or device compliance, with data coming from personal health records and connected devices.

Outcome Markets add an incentive layer that motivates healthier behaviours by distributing success tokens to participants. They enable insurers and employers to hedge financial risks in value-based care by purchasing outcome tokens, replacing complex reserves with transparent, locked AIDH liquidity on-chain.

Psychologically, these markets foster strong motivation through "skin-in-the-game," transparent pricing that builds social proof, and short-term rewards encouraging sustained healthy habits. Governance is secured by blockchain technology, which approves only verified outcomes for trading. The oracle's decisions can be

challenged via a bonded dispute process involving clinical experts, ensuring trust, accuracy, and regulatory compliance while avoiding insurance law issues.

By integrating Outcome Markets, the utility of the AIDH token is significantly enhanced, making it the core currency for measuring health progress. This increase in demand and usage creates a virtuous cycle of token value, backed by real-world health improvements and network growth.

2.5. dHealth Intelligence as a Service

Beyond individual and research subscriptions, dHealth Intelligence expands into an enterprise-grade service model for healthcare providers, solution vendors, and system integrators. Through APIs and licensing, the platform integrates seamlessly with existing health IT systems, offering FHIR-compatible data exchange, multilingual conversational interfaces, automated compliance and audit trails, and custom analytics. This “dHealth Intelligence as a Service” approach ensures recurring revenue while enabling hospitals, clinics, and technology partners to embed trusted AI capabilities directly into their workflows. Usage-based pricing and token incentives align costs with actual demand, creating a scalable and sustainable monetisation layer that complements individual and institutional user segments.

3. Tokenomics

The tokenomics for dHealth Intelligence are designed to incentivise user participation, reward early adopters, and support platform growth. The AIDH token grants access to AI services, offers subscription discounts, and provides additional benefits within the ecosystem. It also aligns the interests of users, organisations, and early supporters by facilitating onboarding incentives and ensuring sustainable network development.

Classification

The AIDH token grants its holder access to digital functionalities and benefits available exclusively within the dHealth Intelligence ecosystem, such as discounted subscriptions, premium features, and participation in user engagement programs. It is not intended, marketed, or technically enabled as a means of payment for goods or services external to the platform, nor does it confer any rights to the issuer's profits, income, or assets. Accordingly, AIDH qualifies as a utility token under Swiss regulatory guidelines (FINMA), and not as a payment or security token.

Token Type

AIDH can live on multiple blockchains. Its initial release will be as an SPL token on the SOLANA Network.

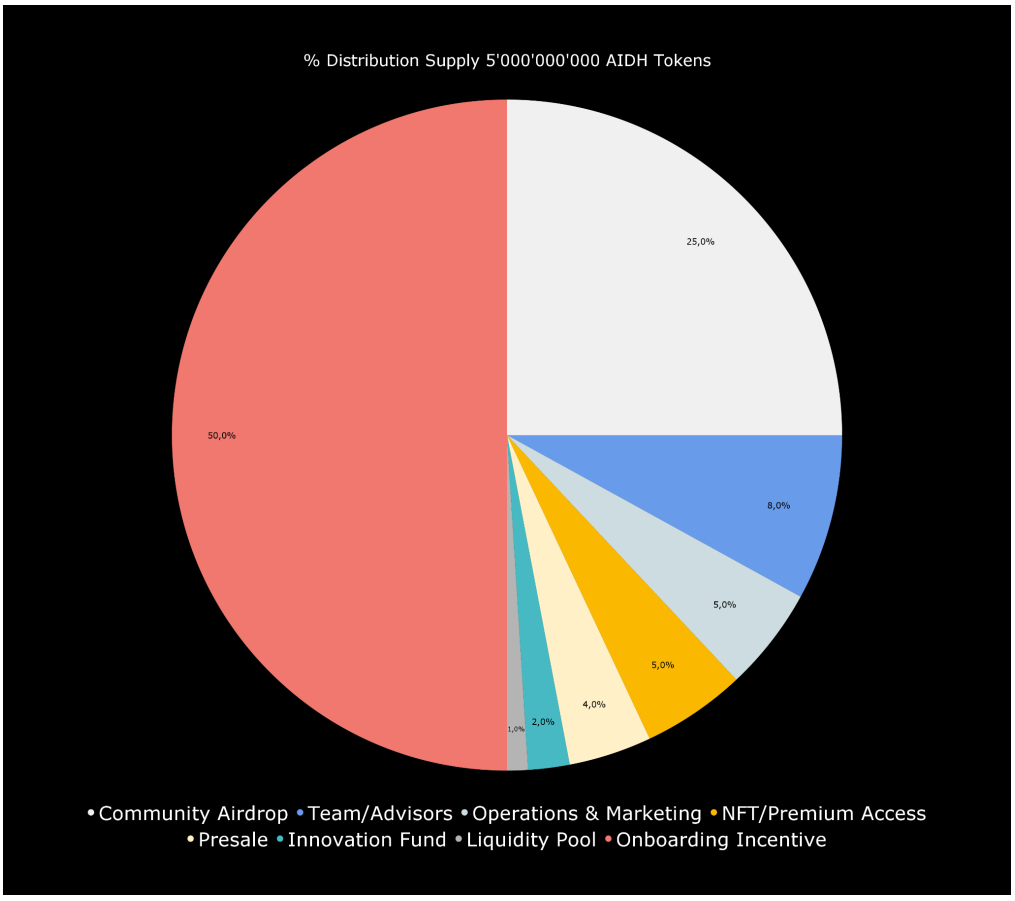
Token Inflation

Token inflation for AIDH is scheduled to commence at the end of Q4 2025, coinciding with the onboarding of users to the dHealth Intelligence platform, as outlined in the official incentive schedule (see Section 3.4). During the onboarding process, measures will be implemented to ensure that no individual can claim onboarding incentives more than once. A dedicated smart contract will be responsible for releasing the corresponding incentive amount and sending it directly to the wallet address that is linked to the user's verified proof.

3.1. Token Distribution and Sustainability

The AIDH token distribution is designed to prioritise community participation and ensure the long-term sustainability of the network. The AIDH Token is a capped utility token, with its inflation rate linked to the number of real humans joining the platform, i.e. driven by onboarding incentives granted to new users.

At launch, all five billion AIDH tokens will be minted. The initial unlock will be limited to 2.7% of the total supply, helping to maintain price stability on decentralised exchanges (DEX). The liquidity pool will be established on the launch date. The chart illustrates the token distribution.



3.2. Airdrop

On the snapshot date of September 1, 2025, each Digital Health Point (DHP) in a registered account will be matched one-to-one with AIDH tokens. AIDH is designed to complement the existing DHP token, and up to 25% of the total AIDH supply will be airdropped to eligible DHP holders as a reward for early contributors. The vesting scheme is managed on-chain: a 3% initial release, a 3-month cliff period, and a continuous release over 18 months.

Accounts can register for the airdrop via the DHP-Solana bridge. The detailed registration process, including specific steps and requirements, will be communicated to all participants via the official website. This ensures that every eligible user has ample time to complete the necessary actions and secure their spot for the airdrop.

3.3. NFT - Premium Access

dHealth Intelligence offers exclusive priority access to the latest innovations in AI-powered health technology to owners of a select group of dHealth NFTs. Each NFT comes bundled with a substantial amount of AIDH tokens, giving you immediate utility and benefits within the dHealth ecosystem. It also secures your long-term use of the platform for you and your close network while unlocking significant savings on specialised health services. Beyond technology, it offers peace of mind with dedicated human support whenever you need it — all wrapped in a unique, blockchain-verified digital asset designed for lasting value and utility.

dHealth offers two distinct NFT tiers — Founders and Elite — each designed to provide tailored levels of access, benefits, and rewards to suit different types of users and supporters.

3.4. Onboarding Incentives

To accelerate user adoption, a significant amount of AIDH tokens is dedicated to onboarding incentives based on milestones. New users are encouraged to join the free model and must complete the Proof of Humanity verification to qualify.

The onboarding and referral incentives are distributed as follows: 20% of the onboarding incentive is granted immediately upon completion, 60% is awarded when the user becomes a paying customer, and the referrer receives a 20% bonus once the referred user converts to a paying customer.

The table below outlines the distribution of the 2.5 billion AIDH tokens reserved for onboarding incentives. Each tier is allocated 250 million AIDH tokens, sufficient to reward approximately 43.8 million users.

As each tier reaches its required number of participants, the incentive amount decreases, while the number of eligible users per tier increases. This approach ensures a fair and sustained distribution as the community grows.

Cohort	# of People	Total p user	Initial Onboarding (20%)	Subscriber (60%)	Max Referral (20%)
Tier 1	25.000	10.000	50.000.000	150.000.000	50.000.000
Tier 2	50.000	5.000	50.000.000	150.000.000	50.000.000
Tier 3	100.000	2.500	50.000.000	150.000.000	50.000.000
Tier 4	200.000	1.250	50.000.000	150.000.000	50.000.000
Tier 5	400.000	625	50.000.000	150.000.000	50.000.000
Tier 6	1.000.000	250	50.000.000	150.000.000	50.000.000
Tier 7	2.000.000	125	50.000.000	150.000.000	50.000.000
Tier 8	5.000.000	50	50.000.000	150.000.000	50.000.000
Tier 9	10.000.000	25	50.000.000	150.000.000	50.000.000
Tier 10	25.000.000	10	50.000.000	150.000.000	50.000.000

Since not all users who receive the initial onboarding incentive are expected to become paying customers, some tokens allocated for onboarding may remain unclaimed within each tier. These unused tokens will be pooled into a dedicated account. After tier 10 concludes, the distribution will continue by awarding 5 DHI tokens to every new user until all onboarding incentives are fully allocated.

Users may also opt out of receiving onboarding incentives to avoid creating a Proof of Humanity.

3.5. Proof of Humanity in Onboarding & Incentives

Proof of Humanity is a verification process that confirms a digital account belongs to a real, unique person, rather than a bot or fake profile, using biometric signals, such as facial recognition and heart rate variability (HRV), captured via a smartphone. In the context of dHealth Intelligence, proof of humanity is integrated into the onboarding process to ensure that only real individuals receive onboarding incentives and rewards.

Technology

By leveraging biosignals collected through users' smartphones, dHealth Intelligence keeps the process simple and accessible, lowering the barrier to entry while maintaining security. This approach not only verifies authenticity but also protects the ecosystem from fraudulent activity, ensuring that incentives are distributed fairly and only to real participants.

Capturing unique biometric parameters, the technology ensures that Personhood is intrinsically linked to the individual, rendering it impossible to replicate or transfer.

Create a unique Personhood with a smartphone-based face scan utilising depth mapping, photoplethysmography, and heart rate variability scanning. The system's real-time detection of blood flow further verifies that the person is physically present and actively engaged, offering unmatched security and authenticity.

3.6. Relationship Between DHP and AIDH Tokens

DHP maintains the network's security, verifiability, and transparency, while AIDH enables user-level access and incentivises the adoption of AI services.

DHP — Network Native Token

- **Purpose:** Powers the dHealth Network itself.
- **Utility:**
    - **Transaction fees:** All transactions (including data sharing logs, credential updates, and access permissions) are settled in DHP.
    - **Staking:** DHP can be staked to help secure the network and validate transactions, in a manner designed to be SEC-compliant.
    - **Governance:** Potentially used for voting on protocol parameters.
    - **Incentives:** Validators and node operators earn DHP rewards.
- **Inflation:** DHP supply increases gradually through staking rewards.

AIDH — Application Access Token

- **Purpose:** Functions as a **utility token** for the dHealth Intelligence application.
    - **Access & Discounts:** Used to access AI services, subscriptions, and enhanced features within dHealth Intelligence.
    - **Onboarding Incentives:** Distributed to new users as a reward for completing onboarding milestones and participating in the ecosystem.
    - **Outcome Markets:** Users lock AIDH tokens to participate in markets and earn rewards based on verified health outcomes.
- **Chain:** AIDH can be issued on any chain independently of dHealth Network.
- **Inflation:** AIDH supply increases through **onboarding incentives** (tokens distributed to encourage adoption).

How They Work Together

- **DHP provides the base layer:**
    - All critical transactions and logs are stored on the dHealth Network.
    - Examples of DHP-logged transactions:
        - User identity verification.

- Data-sharing consent.
- Credential issuance, e.g. permissions granted to the dHealth Intelligence Agent (what it may do on behalf of the user).
- Logs of the Agent's actions (audit trails).
- Tracking medication deliveries or device usage.

- **AIDH is the access token for dHealth Intelligence:**
  - Used to unlock and incentivise participation in the AI-powered health application.
  - Operates as a layer above the dHealth Network.

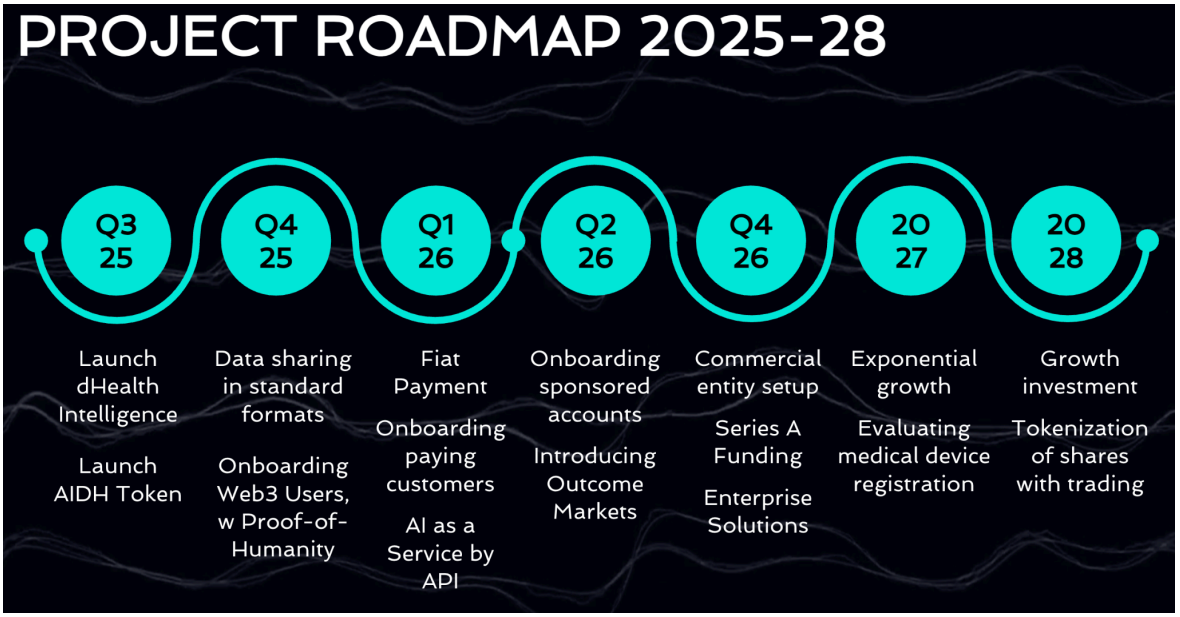
Exchange of DHP and AIDH

DHP and AIDH tokens are fully interchangeable via the dedicated dHealth-Solana bridge. The dHealth Intelligence agent seamlessly facilitates these token exchanges in the background, providing a frictionless user experience.

Additionally, the platform supports traditional payment methods such as credit cards, enabling users to benefit from the system without directly managing tokens if they prefer not to.

4. Project Roadmap (2025–2028)

The roadmap outlines the strategic progression from initial product and token launches to scaling through customer and corporate onboarding. Key milestones include integrating essential payment systems, conducting major funding rounds, evaluating regulatory compliance, and eventually tokenising shares for increased liquidity and trading opportunities.



5. Regulatory Considerations

dHealth Intelligence is built to comply with leading privacy and AI regulations, including GDPR and the EU AI Act. User data always remains under user control, never centrally stored, and is shared only with explicit consent.

The platform is **not** classified as a medical device under current MDR guidelines, as it is designed to structure and exchange users' health data. Moreover, it provides general wellness and lifestyle insights, rather than clinical diagnosis or therapy. dHealth Intelligence is also careful to identify AI-generated content clearly and avoid any high-risk or medical functionalities.

The AIDH Token is designed as a utility token (per FINMA and SEC guidance), used exclusively within the platform for access and incentives. Proof of Humanity ensures the presence of real users and fair token distribution. dHealth Intelligence will continue to adapt as laws evolve, prioritising user trust and compliance.

6. Outlook

The future of dHealth Intelligence goes far beyond health data management. We envision a world where each person is accompanied by a single, intelligent assistant that truly understands and supports their health journey, far more than a traditional app or tool.

This next-generation AI will serve as a **personal health manager**: someone you can talk to naturally, who listens, provides companionship, and looks out for your well-being, especially as people age or feel lonely. This assistant will not only organise people's data, but will also become a trusted digital companion, guiding and supporting them at every step of life with empathy and intelligence.

dHealth Intelligence is laying the groundwork for a new era of truly personal, human-centric digital healthcare.