

ISSUE 38

October 2025



CUSTOMER ACUMEN

INSIGHTS TO BUILD
CLIENTS FOR LIFE



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EDITORIAL



Dear Reader,

Navigating international healthcare services presents challenges that go far beyond the clinical. For Indian patients seeking treatment abroad, the decision to travel is influenced not only by medical expertise but also by trust, counselling, and seamless support through a complex journey. Marketing healthcare in this context is therefore a delicate exercise - balancing sensitivity, personalization, and credibility.

This edition of **Customer Acumen** focuses on the theme - **Patient Counselling for International Healthcare Services: The Marketing Challenge**.

In his thought-provoking piece, **Jay** muses on the dynamics of desire and value. Drawing parallels from high-end services - from gourmet dining to premium legal firms - he explains how expertise, scarcity, and the emotional dimension of perceived value shape client choices. Jay argues that in complex, high-stakes decisions, marketers' focus should shift from competing on price to building desire and trust, enabling clients to make confident decisions even when the cost is significant.

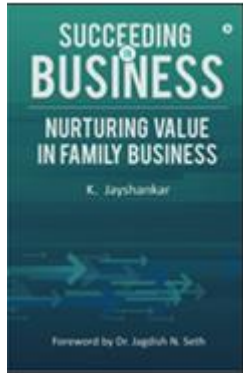
In our **Spotlight** segment, **Nakul Singh**, Manager - India Operations at IHH Healthcare (Singapore), shares his insights from over 25 years of experience in patient counselling and international healthcare marketing. He highlights how personalized guidance, ethical engagement, and empathetic support help families navigate life-critical treatment decisions abroad. Nakul explains how patient referrals, specialist meet-and-greets, tele-consultation, and comprehensive logistical support form the backbone of an approach that builds confidence, fosters trust, and drives meaningful outcomes.

We also feature the book, **The Sales Acceleration Formula** by Mark Roberge, which offers a data-driven and technology-enabled blueprint for building scalable sales teams and accelerating revenue growth.

Our in-house Cartoonist, **Vikram Nandwani's** toon shows how crossing borders in healthcare starts with crossing hurdles at home!

We value your relationship with us and look forward to your feedback and comments on how best we can serve you through our e-zine, **Customer Acumen**.





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MUSINGS

Fuel the Desire

- Jay



Enjoying a gourmet meal at a fine dining restaurant is much desired by many but the prohibitive price keeps all but the richie rich or the connoisseur away. To the lay person, the very thought of paying such an amount may seem positively loathsome. Yet, the market celebrates these super chefs as elite artistes.

Similar is the attraction (and price point) associated with top drawer legal firms, design firms, and others of this ilk. What could justify such exorbitant rates and why does it not deter customers when salesmen typical are constantly fighting a price war in the market? Let us take a look at certain principles that drive this phenomenon.

First, let's understand that pricing is largely propelled by the need to cover production cost. In other words, the first goal of a service provider (as also a manufacturer) is to break-even. It makes little sense to bring an activity to the market and not recover the cost of creating it. Therefore, cost-based (or better still, cost plus a desired mark-up) is the usual standard manner of selling any offering.

To this aspect let us also keep in mind that rarely does a seller operate in a market of one (aka monopoly) and hence is keen to ensure that his offering is attractive to a buyer however intense the competition. Be it product of service, the external dimension of competition is always an important factor in pricing.

Variations of both the above are smartly deployed by any business after considering its objective, and the prevailing circumstances (case in point being supply shortage, tariffs, regulatory hurdles, etc.). Therefore, in the case of services, pricing models include Time and effort, Flat fee, outcome based pricing, retainers, variable charges, tiered fees, etc.

The curious case of value-based pricing is where controversies can emerge. Consider the term, 'value' and attempt a definition. In essence it is a personal assessment of what a product or activity is worth. It is based on the perceived notion of the beholder who has her reasons for estimating the benefit that she will derive from the possession or consumption of the said object or service. While we ascribe monetary numbers to every activity to enable us to transact amongst us, the reality is that there are

some aspects that go beyond monetization. A case in point is the emotional dimension where personal elements come into play in relationship situations. This concept has been challenged in some situations, particularly when even parental emotions have been sacrificed on the altar of expediency.

Back to the idea of high prices. The underlying basis of decision-making lies in a few factors, chiefly expertise and scarcity, buttressed by frills like ambience (the plus in a restaurant with a view). Since the seller has been able to create a niche positioning and project a picture that has eliminated or diminished the utilitarian angle, the proposition to the buyer has been built on the platform of premiumization. This may involve resolving complexity, ameliorating risk, compression of time, ease of operation, exclusivity of ownership, status enhancement, and other such benefits *that matter to the buyer*. In the case of scarcity, the premium position is a relatively easy sell as buyers tend to stake more than they otherwise would knowing that not everyone can get their hands on the product or service.

The bottom-line: price is directly dependent on the desire of the buyer. Smart marketers therefore work *on building the desire* – and not wasting their resources on fighting a downward spiral of a discount war. Today, investment is directed to studying the dynamics of the market and figuring out which button to push in activating the desire. Is it to seek impulse purchase (next to the cashier's till), join the bandwagon (think Labubu), seek rare thrills (join the space ride on the Virgin Galactic or Blue Origin ticketed at multiple millions), go on a nostalgia trip (think Farewell tours of music legends), etc. When the full power of AI based analytics is turned on you, there is little that you can do to resist the siren call that allures you to act, often by switching off the rational side of your brain!

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SPOTLIGHT



Nakul Singh

Manager – India Operations, IHH Healthcare (Singapore)



With over three decades of experience in healthcare and business development, Nakul has led the India operations of IHH Healthcare (Singapore) for nearly 25 years. In this role, he has built patient referral services for leading Singapore hospitals, including Mount Elizabeth (Orchard and Novena), Gleneagles, and Parkway East, across 42 specialties such as oncology, transplant and cellular therapies, neurosciences, and advanced cardiovascular care.

A passionate patient advocate, Nakul has supported more than 5,000 patients in accessing life-saving treatments. He is known for his motivational counselling, deep clinical insight, and ability to navigate the social and financial challenges of patient care. His career journey spans leadership roles in pharmaceuticals, healthcare technology, and international business development, equipping him with a unique perspective at the intersection of patient counselling and global healthcare marketing.

CA. Having spent over two decades with IHH Healthcare, how have you seen patient expectations evolve when seeking international healthcare services?

NS: India is the fastest-growing and fourth-largest economy in the world. Indians are now global citizens, climbing the corporate ladder rapidly, and increasingly exploring international healthcare options for complex situations. Although healthcare provision in India is on par with the best in the world in terms of infrastructure and treatment modalities, supported by a large talent pool of healthcare experts, the immense burden of chronic and lifestyle diseases is overwhelming the available attention from providers.

Too many patients are seeking care from a limited number of specialists in too few centres. When there is a desire for the best outcomes, personalized attention, confidentiality, and privacy, people do not mind traveling to Singapore for top-notch talent

and personalized care, along with its JCI-accredited infrastructure and impeccably clean hospitals. The affluent and well-to-do are willing to spend to ensure the best possible options in the region.

Post-COVID-19, this trend has been further supported by many corporate families opting for high-value private insurance with international health coverage to mitigate costs. When we started our services in 2001, the average number of patients was just 1–2 referrals per month. By 2025, this has surged to 90–100 patients per month through our office, with many more reaching out directly based on guidance from friends and relatives. Quite a few families from metropolitan cities, who previously sought treatment within India by traveling to other centres, now prefer to go directly to Singapore instead of returning to previous options.

CA. In your experience, what role does patient counselling play in influencing a family's decision to choose hospitals abroad for critical treatments?

NS: The role of my team at the IHH Patient Assistance Centre (IHH-PAC) office in Delhi is to understand patients' and caregivers' challenges, identify gaps in diagnosis, gather case history and relevant data, and create a case summary to recommend suitable specialists with relevant domain expertise. This process expedites obtaining an opinion through email or tele-consultation, followed by counselling with existing patients who have overcome similar challenges to boost confidence.

We then arrange comprehensive support for logistics, including convenient appointments, urgent medical visas and extensions for long-term stays, accommodation in serviced apartments or hotels, and in complex cases, evacuation by air ambulance or commercial flights. Our team has 25 years of experience handling complex cases, including patients who were refused treatment elsewhere due to high co-morbidities or underlying conditions.

This counselling aims to alleviate the fear and anxiety of an unknown environment, deliver hope and confidence, and is strongly supported by referrals from existing patients. These referrals are backed by solid and ethical outcomes, bringing smiles and gratitude for lives saved. Patients who have tried options in their native places but are still struggling - especially in oncology, organ damage, serious infections, and degenerative conditions - come to us as a last resort to provide the best care for their loved ones.

CA. What unique marketing challenges arise when positioning international hospitals for Indian patients compared to local healthcare providers?

NS: Availing healthcare is a very personal, sensitive, confidential, and emotional decision. In critical cases, it can be about life and death or maintaining a reasonable quality of life while dealing with chronic or life-threatening diseases. Choosing a healthcare provider is a careful decision, often influenced by the institution's brand rather than the experience, knowledge, and skills of the

doctor. While a reputed brand and related infrastructure play a vital role in outcomes, the clinician's expertise can significantly impact results.

India is vast and diverse, with every provider trying to outgrow the other in terms of resources, reach, and cost advantage. Our aim is to identify patients who are not satisfied with the given provision and are not getting better. Conventional advertisements and digital marketing by international providers like IHH Healthcare are easily lost in the high-decibel local marketing environment, so competing directly in that space is not an option for us.

Instead, we focus on personalized, outcome-based, ethical, and transparent service delivery when patients reach Singapore. One satisfied and grateful patient and their family often take on the responsibility of motivating others who can afford Singapore. They act as our silent brand ambassadors, counselling new patients to consider us.

We also invite our specialists to India and arrange "meet our specialist" sessions on a pro bono basis. During these one-to-one sessions, many anxieties and concerns are addressed directly with pre-registered patients in metro cities. Most of these cases are referred by our existing patients, whom we reach out to via social media, email, etc., with the caveat that no changes to existing treatment occur without a formal assessment in Singapore. Our base of more than 5,000 patients is like a family supporting each other, and we continue to network with them on occasions like birthdays and treatment anniversaries.

CA. With advancements in digital platforms and tele-consultations, how is patient engagement and counselling for international healthcare services changing?

NS: Singapore is a highly regulated and routinely audited healthcare destination. The Ministry of Health has issued stringent guidelines for communication and service delivery. Due to COVID-19 travel restrictions, some rules were liberalized in 2020–21 to allow the use of tele-consultation with overseas patients, with strict requirements for maintaining medical records, IDs like passports, DICOM images, and secure transmission and storage of data. Singapore's Personal Data Protection Act (PDPA) also enforces heavy penalties for breaches, especially health-related ones.

The Ministry of Health discourages accepting new cases solely through tele-consultation and insists on a formal assessment in Singapore before any concrete treatment advice can be given. This medium is mainly used for general counselling and clearing doubts by evaluating preliminary assessments done elsewhere to provide an idea of possible treatment options, timelines, and costs - addressing patients' main anxieties before they embark on their journey.

It may not work well for patients who intend to continue treatment locally with limited advice from Singapore specialists. However, once the patient is formally assessed in Singapore, follow-ups and limited adjustments can be managed via tele-consultation, especially for elderly patients with limited mobility who cannot travel.

CA. Looking ahead, what marketing strategies do you believe will be critical for building trust and driving patient referrals to international healthcare institutions?

NS: The IHH Patient Assistance Centre (IHH-PAC) in New Delhi has been consistently expanding its reach for high-net-worth individuals (HNIs) in India and abroad through its strong network of 5,000 satisfied clients. The personal touch, recognition of patients' needs, and caring approach have always helped it grow organically, fostering trust through ethics, transparency, and timely responses during crises.

IHH-PAC is investing in technology and automation of patient data using AI and cloud-based Zoho CRM, along with communication tools for scientific analysis and timely reminders. This reduces errors and duplication while streamlining requests.

Our ongoing strategy is to enhance coverage by partnering with health insurers offering international health policies and forming alliances with nutritional and rehab providers in India to extend post-treatment care. We are also reaching out to multinational corporations, embassies, and corporate boardrooms to offer a basket of personalized and confidential healthcare services.

Digital marketing through social media and networking with like-minded providers is proving effective in reaching patients seeking our input. The introduction of same-day health, cancer, and genetic screening appeals to many young and affluent customers who prioritize preventive care over reactive treatment, aided by insurance plans that provide such facilities.

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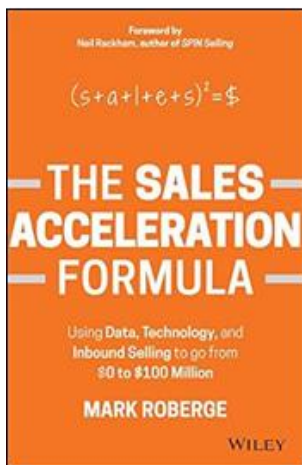


RESOURCES



The Sales Acceleration Formula

- Mark Roberge



In *The Sales Formula*, Mark Roberge offers an insider's view of how to build, scale, and continuously optimize a high-performing sales organization. Drawing from his tenure as Chief Revenue Officer at HubSpot, Roberge distills decades of experience into a framework that blends disciplined process, data-driven insights, and a culture of experimentation. The book is not merely a tactical manual but a strategic guide for sales leaders seeking to transform both their teams and their organizations.

At its core, the book emphasizes the philosophy of continual improvement. Roberge argues that great teams do not rest on past successes - they iterate, test, and refine their processes constantly. This philosophy underpins the sales acceleration formula he proposes, which integrates structured experimentation, data analysis, and the cultivation of innovation at all organizational levels. One of the book's central lessons is that fostering a culture of experimentation is not optional; it is essential for sustained growth, particularly in fast-moving technology markets.

Roberge recounts the early years of HubSpot, highlighting how insights from board members catalyzed a shift toward experimentation. He shares an anecdote about Gail Goodman, CEO of ConstantContact, who challenged HubSpot to embrace risk and test new approaches despite an already successful business model. This advice formed the basis for a systematic approach to experimentation across HubSpot's sales organization. Roberge illustrates that experimentation should be deliberate, measurable, and inclusive of employees at every level, particularly those on the front lines who interact directly with prospects and customers. These employees, he notes, are often the source of the most impactful ideas because they see patterns and pain points that executives may miss.

The book presents practical methodologies for generating and executing experiments. HubSpot's internal hackathons exemplify this approach. Employees are invited to collaborate in problem-solving sessions, often outside regular work hours, to generate and pitch ideas for testing. Ideas with potential are selected for small-scale experiments, and successful experiments are escalated

for funding and integration into the company's broader innovation pipeline. This structured yet flexible approach ensures that even radical ideas can be tested safely, with minimal risk to ongoing operations. Transparency is another pillar of this culture: financial metrics, customer satisfaction data, and operational priorities are shared openly across the company to empower employees to act like CEOs of their respective functions.

Roberge also introduces the concept of career tracks for innovation, alongside leadership and functional expertise paths. By establishing a dedicated track for employees passionate about experimentation, HubSpot reinforced the credibility of innovation and encouraged ambitious employees to pursue transformative ideas. Successful experiment leaders not only advanced specific initiatives but also carved out long-term career trajectories, further embedding a culture of experimentation.

Two of HubSpot's most successful experiments illustrate the power of this approach. The Value Added Reseller (VAR) program was championed by Pete Caputa, an engineer-turned-salesperson. Initially constrained by HubSpot's traditionally direct sales model, the VAR program was launched as a small-scale experiment with clear success metrics: acquiring five active customers who regularly used the HubSpot platform. By tying experimentation to measurable goals and maintaining accountability for direct sales quotas, the experiment was scaled responsibly. Over several years, the program expanded to a team of 100 cross-functional employees and became a significant revenue driver. The VAR experiment exemplifies Roberge's philosophy that small, controlled bets, when executed well, can yield disproportionately large returns.

The second example is the GPCT (Goal, Plan, Challenges, Timeline) qualifying matrix, an evolution of the previously used BANT model. HubSpot identified that lead-to-customer conversion was highly dependent on the salesperson's ability to uncover a prospect's "Need." GPCT provided a more structured and nuanced framework for discovery, enabling salespeople to quantify business goals, assess existing plans, identify challenges, and align timelines. Instead of rolling out GPCT across the entire sales floor, Roberge employed an experimental approach: a pilot with five top performers coached intensively by the head of sales training. The pilot produced clear improvements in conversion rates and productivity. The success spread organically, as other salespeople observed and adopted the new approach, demonstrating the dual benefit of experimentation: low-risk validation of ideas and faster, more natural adoption across the team.

A recurring theme throughout the book is the disciplined execution of experiments. Roberge outlines a five-step process: define clear objectives, design low-cost tests, assign passionate leaders, assemble capable teams, and establish routine progress check-ins. He emphasizes the importance of measuring success rigorously and iterating based on empirical results rather than anecdotal intuition. This methodology is applicable beyond sales experiments, offering a framework for any organization seeking to innovate systematically without jeopardizing core operations.

Beyond tactics, Roberge addresses the broader philosophy of sales as a profession. He observes that sales has long suffered from negative perceptions - seen as manipulative, transactional, or ethically ambiguous. The book advocates for a transformation in this perception, positioning salespeople as trusted advisors and strategic partners who contribute meaningful insights to their clients. Roberge envisions a future in which top university graduates view sales as a prestigious and intellectually challenging

career path, recognizing its critical role in entrepreneurial success. To achieve this vision, formal curricula, mentorship, and modern sales methodologies must align to develop highly skilled, ethical, and advisory-oriented professionals.

The book's concluding sections offer layered takeaways. At a tactical level, it provides concrete strategies for hiring, training, and managing scalable sales teams. At a strategic level, it urges leaders to challenge the status quo, adapt to unique buyer contexts, and foster a culture of innovation. At a visionary level, it calls for a reimagining of sales as a respected, professional discipline - one that combines analytical rigor, creative problem-solving, and ethical engagement. Roberge's ultimate aspiration is to catalyze a new era of sales leadership, where experimentation, insight, and customer-centric thinking drive not only revenue but also the evolution of the profession itself.

In essence, The Sales Formula is both a playbook and a manifesto. It balances practical guidance with a philosophical vision, demonstrating how data-driven experimentation, thoughtful leadership, and cultural alignment can create scalable, sustainable, and ethical sales success. For sales leaders, entrepreneurs, and business executives, the book offers actionable frameworks and inspiring examples. For the broader sales community, it challenges long-standing stereotypes and sets the stage for elevating sales to a discipline that is intellectually rigorous, strategically vital, and socially respected.

Overall, Roberge's work is a compelling mix of theory, practice, and aspirational thinking. It provides readers with both the "how" and the "why" of building a sales engine that can scale, innovate, and adapt in today's fast-moving business environment. Through vivid examples like the VAR program and GPCT matrix, the book illustrates the transformative power of disciplined experimentation, empowering leaders to foster a culture of innovation while delivering tangible business results. The Sales Formula is essential reading for anyone seeking to understand modern sales, scale a high-performing team, and contribute to the evolution of the sales profession itself.

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