

VICES. In addition to direct feedback from funders, most crowdfunding sites now offer dashboards that track investor feedback and demographics and the ability to launch surveys on things such as potential features or design. Entrepreneurs can also track their search-engine rankings and the impact their social-media presence has on attracting crowdfunding.

Ministry of Supply, a men's clothier created by four students at the Massachusetts Institute of Technology, has taken advantage of just about all of those features. The company, which is developing a line of business shirts

Thanks to advanced analytics tools, crowdfunding sites have made it easier than ever to gather market insight into your company's products and services.

made from high-performance material, had 3,000 backers chip in nearly \$500,000 in the course of a month. Using Kickstarter's analytics tools, it learned that about a third of its funders came from France. "Customers in France were very excited about the product, and we had to figure out how to export," says co-founder Kit Hickey.

About 1,500 people also left comments, giving the co-founders valuable information about what sort of shirts customers wanted. They had originally planned to launch with white and blue shirts only, but they now plan to add gray, lavender, pink, and blue-and-white-striped shirts, given the feedback. Similarly, the company changed its sizing: Instead of simply offering small, medium, and large, as it had planned, Ministry of Supply will size shirts by neck size and sleeve length. "We got a lot of e-mail that said, 'I can't fit into off-the-shelf sizing,'" says Hickey. "So we changed our business plan. It was good to have people telling us exactly what they would buy when they got their chance to order." Every company should be so lucky. —*Jeremy Quittner*



Managing Point, click, cough

The benefits of virtual doctor visits—for employers and employees alike

Anna Keyes, an employee at Mustang CAT, a Houston-based Caterpillar dealer, couldn't manage to shake the nagging congestion in her chest last August. So she walked down her office hallway to a room where she saw a doctor—on a video screen.

Keyes sat on a table as a clinical paramedic took her blood pressure and temperature and then assisted Dr. Barry Diner while he examined her remotely, from his office 20 miles away. The doctor listened to her chest with an Internet-connected stethoscope and examined her throat using a laryngoscope equipped with a handheld video camera. Twenty minutes later, Keyes walked back to her desk with a diagnosis of an allergy and a prescription for prednisone and an inhaler. "It was just so easy," she says.

Telemedicine isn't a new concept, but it has traditionally been reserved for people living in secluded areas of the country where physicians are not readily available. Employers, however, are now providing the technology to employees to help control health care costs, keep workers healthier, and boost productivity.

A number of services, such as MeMD, Teladoc, MDlive, Consult A Doctor, NuPhysicia, and American Well, offer programs to employers that allow their workers to visit doctors (most of whom work on a contract basis) via computer, rather than leaving the office for an appointment.

For Keyes, the visit was free. In addition to providing traditional health insurance, Mustang CAT pays \$22 per month for each of the 350 employees in its Houston headquarters to access a virtual clinic provided by NuPhysicia, a Houston-based medical-services company. The payoff for the company has been significant. When Mustang CAT renewed its health insurance plan last year, its premiums were initially set to increase 26 percent, but they instead rose just 15 percent. "The insurers were so pleased that we were taking steps for wellness that they dropped our premiums," says Doug Fisk, vice chairman of Mustang CAT.

Cost savings aren't the only benefit. Because the appointments are on-site and don't require hours of traveling and

waiting in a doctor's office, employees are more likely to visit the doctor for what most assume are relatively minor health problems. But some Mustang CAT workers have discovered serious issues through a virtual doctor visit—including cardiac disease, high blood pressure, and heart murmurs. "A lot of us don't go to the doctor because of the aggravation," says Fisk. "With this, the aggravation is zero."

Not all telehealth services require companies to keep a health care worker on-site, as NuPhysicia does. Scottsdale, Arizona-based MeMD, for instance, allows workers to make appointments online and see a doctor via any computer's webcam—at home or

at work. Payroll Experts, a provider of outsourced payroll services, also based in Scottsdale, pays \$40 per visit for MeMD's virtual appointments for its 18 employees and their dependents. It passes \$25 of those costs on to employees through a payroll deduction. Those costs are on top of what the company pays for traditional health insurance, which is about \$335 a month per employee.

CEO Jason Roth engaged Payroll Experts in an attempt to reduce health care premiums, which have climbed about 20 percent a year. He estimates MeMD saved the company about \$750 per employee in 2012, because workers weren't going to urgent-care clinics or general practitioners for relatively minor complaints.

Payroll Experts's employees were initially skeptical about MeMD, voicing concerns about privacy and the quality of care available over the Internet. "I thought it was crazy," says Janice Wyss, the company's director of operations. "I mean, who sees a doctor online?"

The (Virtual) Doctor Will See You Now

Remote doctor services work in different ways and have varying fee structures. Here is how some of them are set up.

MeMD

Cost: Employers pay \$1–\$2 per employee each month, plus an average of \$35 per visit.

How it works: Employees complete an online medical-history form and can then visit with an online doctor from any computer.

NuPhysicia's Medicine at Work

Cost: Employers pay an average of \$25 per employee, per month.

How it works: A paramedic is stationed at your office to assist a remote doctor in completing online exams.

MDlive

Cost: Employers pay 75 cents to \$1.50 per employee, per month, plus \$38 per visit.

How it works: After completing a medical-history form online, employees connect to local doctors via phone or computer.

Teladoc

Cost: Up to \$38 per consultation.

How it works: Employees complete an online medical-history form and then request a consultation via phone or computer. A doctor responds within an average of 22 minutes.

Wyss changed her mind after using the service to successfully diagnose and treat an upper-respiratory infection. Since then, she has used the virtual clinic to address an allergic reaction to prescription medicines and, in the case of her 18-year-old son, a case of mono-nucleosis. "To me, the savings personally are phenomenal," Wyss says. "And as an employer, I love that our people can get more done."

—Jennifer Alsever

STATEMENT OF OWNERSHIP, MANAGEMENT, AND CIRCULATION

1. **Publication title:** Inc.
2. **Publication number:** 0162-8968
3. **Filing date:** September 28, 2012
4. **Issue frequency:** Monthly, except for combined December/January and July/August issues
5. **Number of issues published annually:** 10
6. **Annual subscription price:** \$19.00
7. **Known office of publication:** 7 World Trade Center, New York, NY 10007-2195
8. **General business office of publisher:** 7 World Trade Center, New York, NY 10007-2195
9. **Publisher:** John Tebeau, 7 World Trade Center, New York, NY 10007-2195
Editor: Eric Schurenberg, 7 World Trade Center, New York, NY 10007-2195
Managing Editor: Alexandra Brez, 7 World Trade Center, New York, NY 10007-2195
10. **Owner:** Mansueto Ventures, LLC, 7 World Trade Center, New York, NY 10007-2195
11. **Known bondholders, mortgagees, and other security holders owning or holding 1% or more of total amount of bonds, mortgages, or other securities:** None
12. N/A
13. **Publication title:** Inc.
14. **Issue date for circulation data below:** September 2012

15. Extent and nature of circulation

	Average no. of copies each issue during preceding 12 months	No. of copies of single issue published nearest to filing date
A. Total number of copies.....	795,637	831,890
B. Paid circulation		
1. Outside-county paid subscriptions.....	543,296	559,698
2. In-county paid subscriptions.....	0	0
3. Sales through dealers and carriers, street vendors, counter sales, and other non-USPS paid distribution.....	37,116	39,956
4. Other classes mailed through the USPS.....	0	0
C. Total paid distribution.....	580,412	599,654
D. Free or nominal rate distribution		
1. Outside-county.....	145,615	130,165
2. In-county.....	0	0
3. Other classes mailed through the USPS.....	0	0
4. Outside the mail.....	4,408	14,736
E. Total free or nominal rate distribution.....	150,023	144,901
F. Total distribution.....	730,435	744,555
G. Copies not distributed.....	65,202	87,335
H. Total.....	795,637	831,890
I. Percent paid circulation.....	79.5%	80.5%

I certify that the statements made by me above are correct and complete.

—Mark Rosenberg, CFO