Family Caregiving – A Silent Burden

The National Institutes of Health (NIH) defines family caregiving as unpaid assistance to family members who are unable to function independently. Such caregiving is an important component of care for family members who are terminally ill, severely disabled or have chronic conditions such as memory disorders, cancer, strokes or pulmonary diseases.

According to the National Alliance for Caregiving, there were more than 43.5 million adults in the United States who provided unpaid care to a family member in 2015. Of these, 34.2 million were caring for a senior family member age 50 or older. An additional 5.2 million were caring for a partner, adult child or other adult family member under age 50. It is highly likely these statistics will rapidly increase over the next two decades due to the aging U.S. population and the increase in single-parent homes.

People or families that actively provide long-term care for aging, chronically ill or disabled adult family members face a broad array of challenges within their daily lives. These challenges include stress and burnout, financial burdens, career sacrifices, sleep deprivation, depression, isolation and lack of privacy.

On average, a family caregiver will spend more than 24 hours each week providing care to a loved one, and 75 percent of these family caregivers are also working. Many employers are not aware of the enormous costs of this hidden “care economy,” which impacts employee productivity and increases employee turnover due to inflexible work policies or lack of relevant benefits for family caregivers and their families.

Challenge Overview

The Caring for Caregivers Challenge is designed to motivate the development of novel, comprehensive approaches that enable family caregivers to provide in-home care of adult family members in a manner that: 1) improves the quality of life for both caregivers and care recipients; 2) reduces stress, burnout and financial burdens associated with caring for adult family members; 3) is affordable and accessible for everyone; 4) is connected into community resources; and 5) provides a holistic approach to healthy, happy lifestyles for caregiving families.

$100,000 PER WINNER ACROSS THREE PHASES

The Caring for Caregivers Challenge consists of three phases that award up to four winners with $50,000-$100,000 in non-dilutive funding. In addition, two finalists may be provided with opportunities to pilot their solutions in collaboration with GuideWell.
Applicant Eligibility Criteria

GuideWell is seeking innovative for-profit companies or non-profit organizations that can develop and deploy sustainable, scalable programs, systems or services that have the potential to provide a comprehensive approach to reducing the critical burdens of family caregivers. The most promising approaches should have the potential to eliminate many critical challenges family caregivers face every day and empower them to affordably care for their adult family members.

The Caring for Caregivers Challenge is open to for-profit and non-profit organizations that earned a minimum of $250,000 in 2018 revenues. Applicants must be able to demonstrate their ability to develop and sustainably deploy innovative, scalable approaches that support the mental, social and economic health of family caregivers and improve their ability to care for loved ones.

GuideWell believes it “takes a village” to sustainably support family caregivers and single-point solutions may not be broad enough to provide comprehensive relief to family caregivers. In order to increase the scope and scale of support resources for family caregivers, applicants may consist of a team of diverse organizations that come together to jointly develop novel, scalable approaches. Eligible team members can include innovative for-profit companies, non-profit organizations and individual subject matter experts. Team-based applicants must include at least two established corporate or non-profit entities on a team that jointly earned a minimum of $500,000 in 2018 revenues.

Academic institutions and public-sector organizations are not directly eligible, but individuals from these organizations can participate as subject matter experts.

Qualified applicant organizations may submit one entry for each challenge category (two total) so long as each entry is unique and otherwise complies with the terms and conditions outlined in this Challenge Guide.

As a condition of moving forward into the pilot stage of the Challenge, GuideWell may request that high potential individual applicants come together to form a team or join an applicant team after the initial application window closes.

Please note that the signatory authority for each entrant must be a legal U.S. resident over 18 years of age at the time of entry. Employees, officers, directors, agents, sales representatives, distributors and employees (and their respective household members and immediate family members, e.g., children, spouses, siblings, parents and the “steps” of each of the aforementioned) of GuideWell Mutual Holding Corporation, and any of its subsidiaries, affiliates, (including but not limited to GuideWell Innovation, LLC), administrators, and advertising, promotion and web design agencies and all other individuals/entities associated with the Challenge are NOT eligible to enter or win.
Entry must be applicant’s original idea and fully owned by the applicant organization. Applicant’s entry may not include copyrighted, trademarked or patented material, other than software or systems required to deploy the entry that are contractually licensed for usage by applicant organization. Entry cannot defame or invade the rights or privacy of any person, living or deceased, or otherwise infringe upon any third party’s personal, proprietary or intellectual rights. Entry cannot contain illegal or unlawful material and must not promote bigotry, racism, harm or discrimination. Entry must be consistent with GuideWell’s reputation in the marketplace. Entries which, in GuideWell’s or judges’ sole discretion, contain any type of vulgarity or objectionable content will be disqualified. Entries that do not meet these stated criteria, or entries that (in GuideWell’s or judges’ sole discretion) may technically meet the stated criteria but do not reflect the intent and the spirit of the Challenge, are not eligible.

Challenge Categories and Areas of Interest

The Caring for Caregivers Challenge seeks connected, comprehensive approaches to solving critical challenges that are commonly faced by family caregivers. There will be two award categories under this challenge, with two finalists selected from each category. Applicants must select the category under which they want to compete as part of the application process.

1. Approaches that serve family caregivers caring for senior family members over age 65
2. Approaches that serve family caregivers caring for partners or adult children ages 18-65 who are mentally disabled, permanently homebound due to a physical disability, terminally ill or that suffer from a chronic disease.

The most promising approaches will focus on providing affordable, accessible solutions that improve the quality of life for family caregivers, the loved ones they are caring for and other family members living in the same home as the caregiver.

Preference will be given to approaches that demonstrate a strong potential to provide innovative, cost effective, accessible and holistic solutions and have the potential to assist family caregivers across diverse populations and communities across the United States.

Applicants should be able to address a minimum of two of the following challenge areas:

1. Novel approaches for reducing family caregiver stress
2. Social inclusion for both caregivers and care recipients
3. Provision of financial, legal or health care advisory assistance
4. Employer-based solutions/resources to assist employee-caregivers
5. Increasing independence for family care recipients
6. Enabling healthy, happy lifestyles for caregiving families
7. Developing healthy habits for caregiving families – nutrition, exercise, social integration
8. Improving accessibility: healthy foods, prescriptions, other supplies
9. Affordable, holistic care for family care recipients

Judging Criteria

Entries will be judged using a combined quantitative/qualitative method. Quantitatively, each applicant will be scored on the criteria below, with each criterion receiving a score from 1 to 5 (1 being the lowest, 5 the highest). The entries will be ranked by the total scores received. In the event of a tie, all tied applications will be moved forward into the qualitative round of judging. The top 10 percent of applicants from the quantitative scoring round will be qualitatively reviewed by a judging committee, which will consist of a national panel of caregiving experts and senior leaders from GuideWell.

The judging committee will select up to four finalists (two from each challenge category) who will each receive $50,000 and move on to the validation stage of the challenge. All decisions by the selection committee are final and binding on all entries.

The judging criteria for the challenge will be as follows:

- **MARKET SCALABILITY**: Potential to have deep impact across diverse communities and caregiver populations
- **FEASIBILITY OF THE APPROACH**: Can the proposed approach be developed in a timely, cost-effective manner
- **APPLICABILITY**: Does the approach directly address key challenges faced by caregivers in an affordable, accessible manner
- **TEAM QUALIFICATIONS**: Is the leadership of the team qualified to deploy the approach at scale

Participant Benefits

- Potential to win up to $100,000 in non-dilutive funding to further expand your solution
- Ability to form strategic partnerships that result in a comprehensive approach that addresses multiple facets of family-based caregiving
- Opportunity to pilot your solution in partnership with GuideWell
- Access to mentors and subject matter experts in the health care industry
- No cost or equity requirements to participate (other than travel to program activities)
- Opportunity for potential industry media exposure in print, TV and digital marketing outlets
Program Timeline and Important Dates:

$100,000 PER WINNER ACROSS THREE PHASES
The Caring for Caregivers Challenge consists of three phases that award up to four winners with $50,000 to $100,000 in non-dilutive funding. In addition, two finalists may be provided with opportunities to pilot their solutions in collaboration with GuideWell.

Application Phase: September 2019 – December 2019
- Dec 13, 2019: Up to four finalists announced. Each finalist will receive $50,000 to assist with costs associated with the Validation Phase of the challenge.

Validation Phase: January – March 2020
- Selected applicants will have three months to validate the market viability of their proposed approach by demonstrating the capability to sustainably scale their approach with a large population of caregivers.
- GuideWell will work with each participant to define the validation criteria that should be met. Participants selected for the validation phase will be awarded $50,000.

Pilot Phase: April – August 2020
- Up to two finalists that successfully complete the validation phase may have the opportunity to collaborate with GuideWell to conduct a pilot of their solution.
- Pilot opportunities will be limited to finalists that address a specific market opportunity that aligns with GuideWell’s strategic direction.
- Finalists selected to participate in the Pilot Phase will be awarded an additional $50,000.

Please note that applicants selected to pitch their entries are responsible for all travel and lodging expenses associated with the challenge. All federal, state, and local taxes associated with winning a prize are the sole responsibility of the winner.

How to Apply:
If your organization meets the eligibility criteria outlined above, please apply online HERE. You can also access the application at https://guidewellinnovation.com/health-innovation-challenge/.

Applications will be accepted through 11:59PM on Friday, November 15, 2019. We will notify finalists who are selected for the cohort no later than Friday, December 13, 2019.
Application Guide

*Note: This application guide is for reference only. All applications must be submitted in the application portal which is located HERE.

Application Questions

1. Contact person details (all fields required):
2. What is the name of your program, solution or team? (Required: 200 char)
3. Which challenge category are you applying for (Required: select one)?
   a. Approaches that serve family caregivers caring for senior family members over age 65
   b. Approaches that serve family caregivers caring for partners or adult children age 18-65 who are mentally disabled, permanently homebound due to a physical disability, terminally ill or that suffer from a chronic disease.
4. Please indicate if you are applying as an individual organization or as a team (Required)
5. Lead Applicant Organization information (Required):
   a. Organization name
   b. Organization structure (select one):
      i. For-profit corporation
      ii. Non-profit corporation
      iii. Other (enter description)
   c. Organization Address (street, city, state, zip)
   d. Organization URL
6. Co-Applicant Organization information(Optional):
   a. Organization name
   b. Organization structure (select one):
      i. For-profit corporation
      ii. Non-profit corporation
      iii. Other (enter description)
   c. Organization Address (street, city, state, zip)
   d. Organization URL
7. Please enter the names and URLs of up to three other co-applicant organizations (Optional): text entry fields)
8. Please describe the population(s) that your solution would serve (Required):
   a. Describe the population of family caregivers served (500 char text box)
   b. How many people will your solution serve (market size and source of data)? (text box)
   c. What family demographics will your solution serve? (check all that apply):
      i. Families caring for seniors over 65 years old
ii. Families caring for adult family members with mental/behavioral health issues
iii. Families caring for terminally ill family members
iv. Economically disadvantaged families
v. Others (please describe – 250 chars)

9. Please describe the problem your solution solves? (Required: 500 chars)
10. Describe your solution, including how will it transform how family caregivers care for adult family members. (Required: 1000 chars)
11. How are family caregivers currently solving the problem or challenge that your solution addresses? (Required: 500 chars)
12. What is uniquely valuable about your solution over competitive offerings? (Required: 500 chars)
13. What stage is your solution at (Required: select one)?
   a. Idea or early prototype
   b. Solution is developed with customer pilots underway
   c. Components developed and deployed, but not fully integrated
   d. Solution is fully deployed in the market
   e. Other (please enter description – 150 chars)
14. How long before your solution is commercially available? (Required: select one)
   a. Solution is already commercially available
   b. 3-6 months
   c. 6-12 months
   d. More than a year
15. What is the pricing model or cost to a family to use your solution? Please include insurance reimbursement strategy, if applicable. (Required: 750 chars)
16. Please describe key experiences the leadership team has that increase the likelihood of your approach growing into a sustainable solution for family caregivers? (Required: 750 chars)
17. Please upload one-page biographies/resumes of key leadership team members. Please combine all leader biographies into a single document, with one-page allocated for each person. (Required: document upload)
18. Please upload a PDF summary of the 2018 income statement for your organization. If applying as a team, please combine the income statements from the two leading organizations into a single PDF (Required: document upload)
19. If your project is awarded prize money from this challenge, how will the funds be used? (Required: 500 chars)
20. What is your vision for funding and staffing this project to make it sustainable for the next decade? (Required: 500 chars)
21. Please upload a two-page document that describes your program or solution (Required: document upload). This document should describe:
   a. Short problem statement that your solution addresses
   b. How the solution works, and how family caregivers access and utilize the solution
   c. Unique differentiation of the solution over existing approaches caregivers use to solve the problem your solution addresses
   d. The role of all key partner organizations, including URL links to their websites
   e. Brief description of marketing/sales approach – how will caregivers or customers learn about your solution?
   f. Summary financial plan for ensuring the solution is financially sustainable for the next decade
22. Optional: Link to a YouTube/Vimeo video showcasing your solution (under two minutes).
23. Optional: Please upload up to three documents that you think will help us better understand the unique value proposition of your solution.
24. Optional: Please tell us anything else that we should know (500 chars)
25. Required: How did you hear about the Challenge?
26. Required: Please confirm terms, rules, conditions

☐ YES, I agree to abide by and be bound by the terms and conditions of GuideWell's Caring for Caregivers Challenge, available at http://bit.do/caringforcaregiversterms, and I agree that any dispute with regard to the conduct or administration of this Challenge, rule interpretation, judging, or awarding of prizes shall be submitted to the Sponsor, whose decision shall be binding and final.

NO PURCHASE NECESSARY; void where prohibited. Open to U.S. organizations/individuals, 18+. This is a skills-based contest, not a game of chance; winners to be chosen based on stated criteria. Entry applications due by 11/15/19. For full details and entry requirements, please see the Challenge Guide, available at http://bit.do/caringforcaregivers-guide. Sponsor: GuideWell Innovation Center, 6555 Sanger Rd., Orlando, FL 32827.

Release
By participating in the Caring for Caregivers Challenge, entrants agree to release GuideWell Mutual Holding Company, LLC (Sponsor) and its respective subsidiaries, affiliates, partners, employees, directors, and agents from any and against any and all injury, loss or damage including but not limited to, personal injury, death or damage to or loss of property, caused or claimed to be caused by your participation in the Challenge. Entrants hereby agrees to defend, indemnify and hold harmless Sponsor and their respective officers, directors, employees, agents, parent companies, affiliates, subsidiaries, licensees, successors, assignees, against any and all third party claims, damages, liabilities, costs and expenses, including reasonable legal fees and expenses,
arising out of or related to any breach by the entrant of any provision of this document, including, without limitation, entrant’s representations and warranties.

Sponsor is not responsible for any typographical or other error in the printing of this Challenge, administration of the Challenge, or in the announcement of prizes, including erroneous appearance of qualification for a prize, and under no circumstances will more than the stated number of prizes be awarded. Sponsor reserves the right, in its sole and absolute discretion, to modify, cancel, or suspend this Contest, or to amend the Challenge Guide at any time, without prior individual notice, should any factor interfere with the administration, security, or proper play of this Challenge as contemplated by the Challenge Guide. If for any reason Sponsor is prevented from continuing with the Challenge, or the integrity and/or feasibility of the Challenge is severely undermined by any event, Sponsor shall have the right, in its sole discretion, to abbreviate, modify, suspend, cancel or terminate the Challenge without further obligation. If Sponsor in its discretion elects to so abbreviate the Challenge, Sponsor reserves the right, but not the obligation, to award the prize from among all eligible entries received to date.

**Additional Information**

By entering, entrant agrees to abide by and be bound by the terms and conditions outlined in this Challenge Guide as well as the Challenge Terms and Conditions located at [http://bit.do/caringforcaregiversterms](http://bit.do/caringforcaregiversterms). Entrant agrees that any dispute with regard to the conduct or administration of this Challenge, rule interpretation, judging, or awarding of prizes shall be submitted to the Sponsor, whose decision shall be binding and final.

Winners of the Challenge will be posted online on the Sponsor’s website at [https://guidewellinnovation.com/health-innovation-challenge/](https://guidewellinnovation.com/health-innovation-challenge/).

The Challenge is sponsored by GuideWell Mutual Holding Company, with GuideWell’s Innovation Center located at 6555 Sanger Rd., Orlando, FL 32827. If you should have any questions regarding the Challenge, please feel free to contact Joseph Carlucci at [joe.carlucci@guidewellinnovation.com](mailto:joe.carlucci@guidewellinnovation.com).