

# Curam, the startup ensuring that no one goes without care

As part of our quick founder questions series – or QFQs – we spoke to Jody O’Neill, CEO & Founder of Curam, about the online care marketplace, empowering patients and courage.

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## What was the catalyst for launching Curam?

Our motivation for launching Curam was to first of all make a positive social impact. Every year, we observe poor outcomes in care due to low carer pay, high staff churn rates and insufficient capacity.

In my previous role as a healthcare consultant in the NHS and the HSE (the Irish equivalent), I focused on releasing time for healthcare specialists to care for their patients, finding ways for them to use their time more efficiently and increase their capacity. Administrative tasks were often the main cause of productivity loss, and that’s, in part, how Curam came into being.

Alongside my co-founders, we recognised an opportunity to use technology to reduce administrative costs and overheads, allowing us to give more money back to the carers and put them at the centre of the care relationship. Curam carers receive 85% of the average care charge hour, compared to less than half of that when working for a conventional care agency. For example, when a

client pays £20 per hour (on Curam) the carer earns £17 of that, rather than only circa. £10 they receive from a care agency whilst the client (if paying privately) is often charged over £30 per hour.

Many people aspire to be carers regardless of the salary (it is a very vocational career choice), but people also need to earn a living. By offering carers above-average pay, free training and insurance and new opportunities for career advancement, care work becomes a desirable career choice rather than a temporary job before moving on to higher-salaried positions.

## Tell me about the business – what it is, what it aims to achieve, who you work with, how you reach customers, and so on?

Curam is an online care marketplace connecting care users (whether self-funded or business) with vetted, trained and high-quality carers.

The UK is facing a huge shortage of qualified and experienced carers who can work remotely and who are not directly supervised, which is why many people are not receiving the care they need or are stuck in a hospital bed with a delayed discharge. This is unacceptable, and we are determined to change how social care is delivered by valuing and supporting carers. Our goal is to provide better care outcomes and ensure that no one goes without care.

We have rigorous background checks for our carers in the UK, using banking-standard and biometric technology to confirm their identity, as well as standard DBS and qualification checks. We discover false documentation weekly. This is concerning for the care sector as a whole, as most companies lack our level of technical expertise. Carers must pass these checks and interviews before they can advertise on the platform. They must also have worked in care in the UK for at least two years (our average is over ten).

Once on the platform, patients and their families can search for carers based on various filters, such as hourly, daily or live-in care, location, language skills or specialist experience, such as working with patients with autism or dementia. A carer can be found within minutes or even in real-time and you can easily see which carers are currently available by looking for the 'live' status on their profiles and call them directly. This is a great way to introduce your loved one to a prospective carer. The entire process including billing is handled through the platform.

We also collaborate with the NHS and local authorities to improve their care

systems. Currently, we have 70 local authorities that direct constituents to Curam. As part of this, we are building bespoke portals for government agencies to manage their clients directly, without any extra charges.

Care homes and care agencies can also use Curam to fill gaps in their workforce, such as when a care home employee calls in sick on a Saturday. Finding cover at short notice can be a nightmare, especially since certain staff ratios must be retained to care for patients. In these emergency out-of-hours situations, Curam is an invaluable resource. We are also beginning to work closely with some of the biggest staffing agencies in the UK, but we always insist on carers receiving at least the equivalent of the London Living Wage.

Finally, we also partner with commercial businesses to support their employee benefits strategies and help them offer care support to anyone within their workforce who needs it.

## How has the business evolved since it launched in 2018?

We still stand by the same principles that we established when we first launched. Treating carers with respect and ensuring that they are paid fairly is and has always been at the core of our values.

In essence, we believe that the carer and the person they are looking after are at the very centre of our business.

At Curam, our model is designed in a circular way. This means that the more clients we have, the more carers are attracted to the platform. When we initially started, we had about 20 carers. However, as we grew and reached a count of 8,000 carers, we were able to approach local authorities and inform them that there were say 120 carers available in their area. This led to more job offers being posted, which in turn attracted more carers. In some local authority regions, we have doubled the capacity of carers in the past year. It is a virtuous circle driven by looking after experienced, qualified carers who in turn will look after their clients.

## Tell us about the working culture at Curam

We conduct annual staff surveys and the feedback we receive is always overwhelmingly positive. All our employees, from those working in our UK and Irish offices to our tech team in India, are shareholders in the company.

Since our customers require assistance round the clock, seven days a week, we also provide flexible working times. This approach provides our employees with the option to work flexibly at convenient hours that suit them best.

## How are you funded?

So far, Curam has been privately funded. We are very lucky to have a large and very supportive group of shareholders.

## What has been your biggest challenge so far and how have you overcome this?

Building the platform itself was a big challenge. Initially, we had outsourced the development work to several tech houses. However, we soon realised that this approach was not effective in achieving our desired results within a reasonable and cost-effective timeframe. Therefore, we decided to bring our tech development in-house and hired a 25-member tech team based in India. Though there is still geographical remoteness, having a dedicated team has allowed us to ensure that the tech is built correctly within the timeframe set by us. It is probably worth noting that our tech stack is almost entirely bespoke i.e. designed and built by us thus making it unique.

There is a prevailing mindset that when someone requires care, they should contact a care agency and wait for an available carer to be sent to their home. We are transforming that traditional approach and we encourage people to be proactive and choose the best carer for their family. Having a carer come into one's home for the first time can be a very difficult and intrusive event, being able to choose your carer can make this so much easier and results in a stronger relationship.

## How are you meeting an unmet need?

Approximately 25% of the carers on our platform are individuals who have returned to the sector after leaving it previously due to poor pay. Our platform is not only attracting new carers but also retaining them by offering good pay and taking care of their wellbeing. As a result, we are generating more capacity and fulfilling the currently unmet need for carers in the country.

We're also empowering patients by providing them with genuine control and choice in selecting which carer comes into their homes to provide care. This is a departure from the current norm where patients have limited say in the selection process.

Finally, we provide a lot of emergency, respite, holiday cover, and palliative care to clients. Conventional agencies are often just not able to meet this demand.

## What's in store for the future?

We want to ensure that anyone who needs care receives it, regardless of their requirements or the time of day or day of the week.

We plan to work more closely with NHS and local authorities to help them create capacity in their boroughs or regions, which can cater to the unmet needs of patients and deliver the best care outcomes possible. We want to provide them with highly experienced carers and meet their needs at speed. This is particularly important when patients are discharged from acute care and require care at home to recover.

We also want to provide more last-minute support for care homes or care agencies that find themselves short-staffed with minimal notice.

Our recent acquisition of a CQC regulated subsidiary ensures that we can provide a CQC option for all our care packages.

## What is one piece of advice you'd give other founders or future founders?

Listen and talk to everyone but have the courage of your conviction to go after your plan and don't deviate. You'll inevitably hit a few fences, everyone does, the trick is to keep your head and think clearly.

## Finally, a more personal question. What is your daily routine and the rules that you're living by at the moment?

I wake up around 6:40 am and join the tech team in India for a 7 am check-in. After that, I help my teenagers get ready for school and cycle to work at 8 am. My workday is usually filled with different meetings until 5 pm, and sometimes I have to work in the evening. On Saturdays, I may need to work, but I try to keep Sundays free.

My current goal is to go to the gym three times a week. Although I'm working a bit too much these days, I make sure to hit the gym regularly, which is

important for my health.

Jody O'Neill is the CEO & Co-founder of Curam.

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