



Almaden Institute

Transforming Healthcare with Information

Liquidity of Information Centric Markets

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Liquidity in financial markets is the ease in which an instrument is convertible to cash/money.

- Liquid
- Partially liquid
- Illiquid

Liquidity in information can be defined as the ease in which you can convert data into something else of value.

- Health data
- Personal data
- Income data

Minimum Requirements

- Adequate supply and demand
- Accessible exchange
- Transparency of information/disclosure
- Accepted standards
- Scale
- Feedback Loops
- Security
- Legislation
- Accuracy

Elements for Growth

- Independent Processors
- Independent Aggregators
- Independent Analysts/Raters

Credit Markets

- Personal Loans
- Credit Cards
- Mortgages

Insurance

- Automobile
- Life
- Disability

Labor

- Permanent hiring
- Temporary staff
- Consulting services

Business-to-Business procurement exchanges

- Automobile parts
- Office supplies

Business-to-Consumer

- Web based directories
- Home repairs

Consumer-to-Consumer

- Consumer exchanges

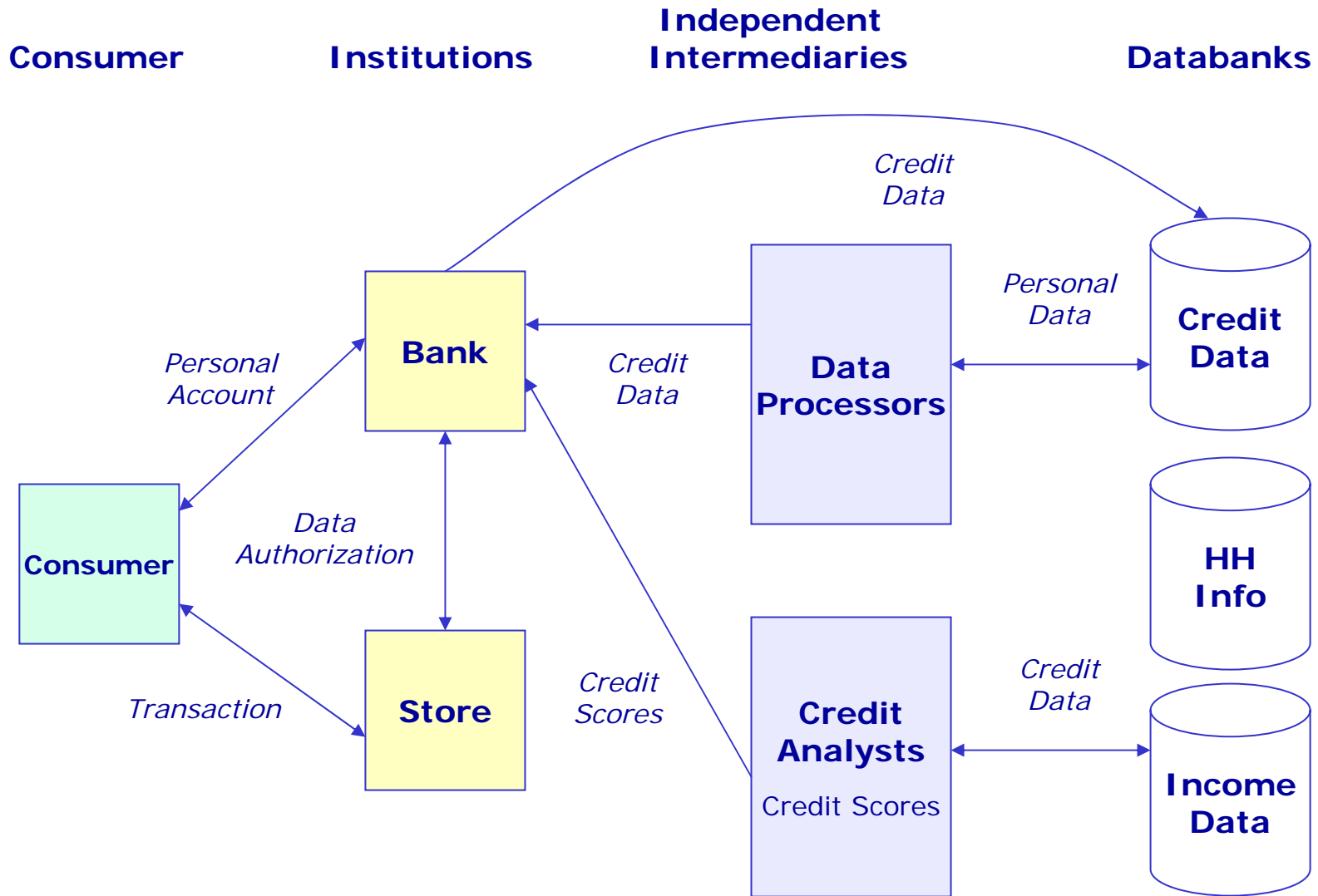
Consumer-to-Business

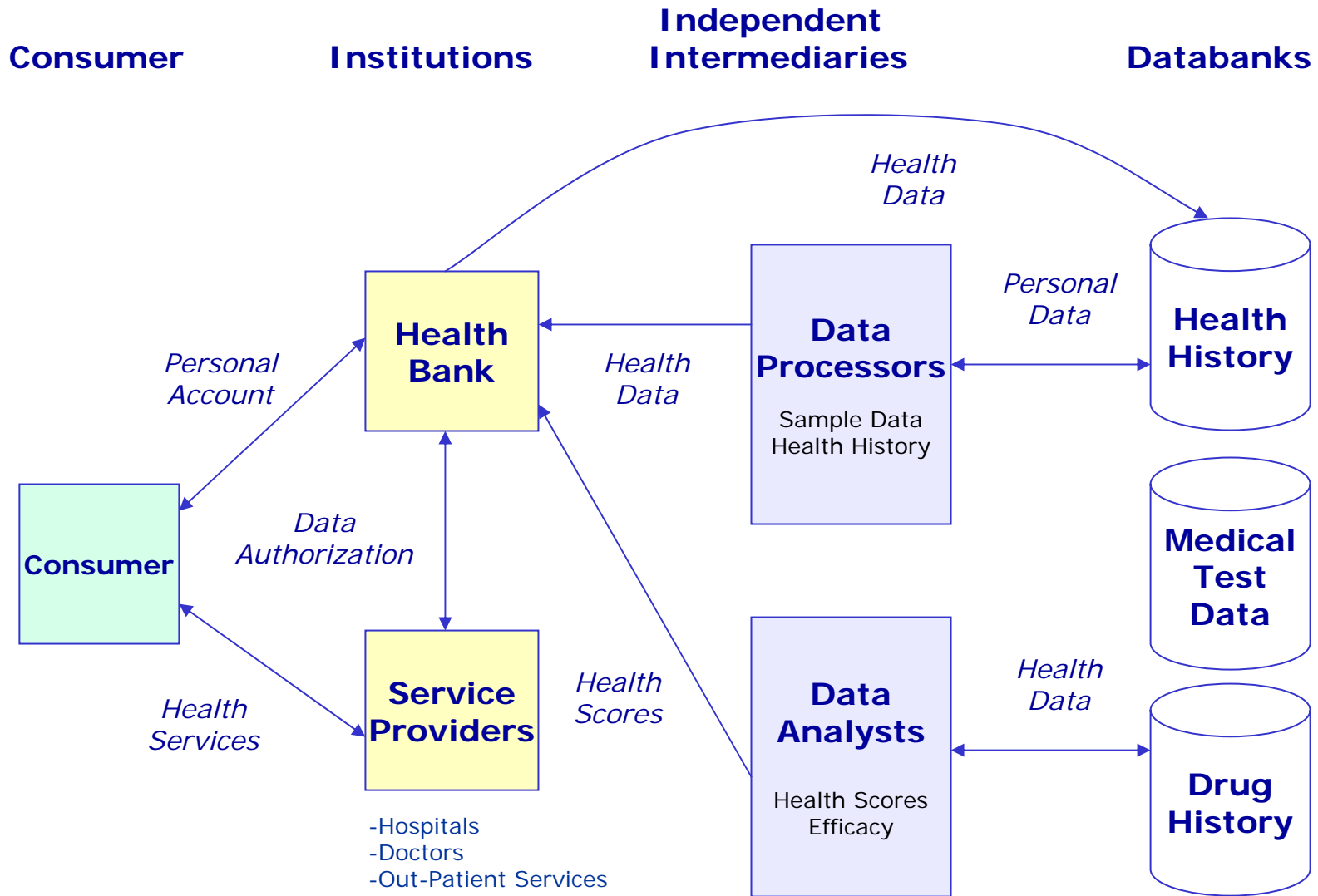
- Classified Ads

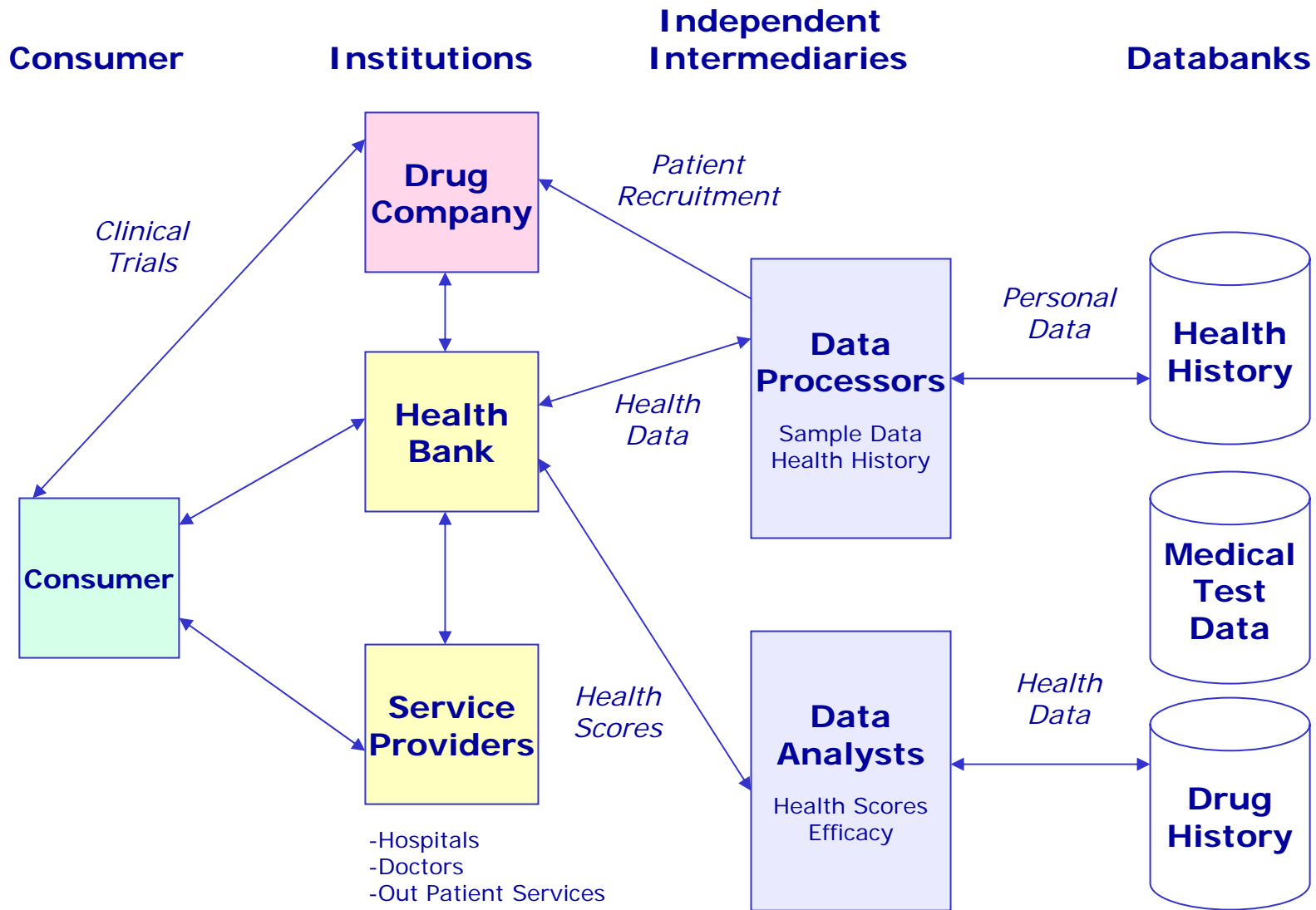
Informational

- Credit behavior
- Income verification services
- Business financial results

Credit Card Market Example







Ethical

- Privacy
- Authorization
- Purpose of use

Data

- Accuracy
- Completeness
- Anonymity

Access

- Authorization
- Security

Aggregation

- Structure/framework
- Cost

Value Drivers

- Consumer-centered value proposition
- Adoption curve
- Business models development