

Vision for Life – Redefining Eye Care with a Lifetime Subscription Model

Ankit Sharma and G. K. M. Kothapalli

Chandragupt Institute of Management Patna, India

Abstract. This case explores a bold attempt to reinvent preventive healthcare in India through a lifetime subscription-based eye care model. Rohan Malhotra, an ophthalmologist and second-generation practitioner, proposed a disruptive alternative to episodic treatment: a prepaid plan offering regular checkups, full treatment coverage, and patient education. Designed to address late diagnosis and affordability gaps, the model challenged traditional clinical and financial norms. However, as the pilot neared launch, Rohan confronted critical dilemmas—regulatory uncertainty, actuarial risks, ethical concerns around equity, and intergenerational disagreement with his father, a respected doctor rooted in conventional values. The case invites readers to weigh innovation against caution and mission against sustainability, posing a central question: Should Rohan proceed with the launch, delay to address gaps, or redesign the model for broader social inclusion, regulatory compliance, and long-term viability?

Keywords: start-up, business model innovation, entrepreneurship, healthcare marketing, marketing management, services marketing, consumer behaviour.

1. Introduction

Rohan Malhotra stood silently by the window of his family’s eye hospital in Bhopal, watching patients trickle in for their morning appointments. The walls of the building bore his father’s name—Dr. Harish Malhotra, a renowned ophthalmologist who had served the city with unwavering dedication for over three decades. Locals had a deep trust and affection for his father that had been built through years of serving the society day and night.

After completing his MS in Ophthalmology in June 2023 from AIIMS Delhi (a premier medical institute in India), Rohan joined his father’s hospital as an Eye Surgeon. But for Rohan, the legacy carried a quiet discomfort.

Rohan had always admired his father’s clinical skills and the emotional bond he had shared with his patients. Yet, he had never fully aligned with the way the hospital had functioned. Every day, patients had come in only when problems had worsened—retinal issues detected late, cataracts already impairing vision, glaucoma that had silently progressed. The pattern had troubled him deeply.

This shortened version of the article is for promotional purposes on publicly accessible databases.

Readers who wish to obtain the full text version of the article can order it via the url

<https://www.neilsonjournals.com/JIBE/abstractjibe20eyecare.html>

Any enquiries, please contact the Publishing Editor, Peter Neilson pneilson@neilsonjournals.com

© NeilsonJournals Publishing 2025.

During August 2023, one evening, after the hospital had closed, Rohan and his father had sat down for a long and heartfelt conversation. “Papa,” Rohan had begun, “we were doing good work—but we were always reacting, not preventing. What if we had created a model where people didn’t have to wait until things went wrong? What if we had taken care of their eyes like a gardener tended to plants—through regular care, timely intervention, and constant nourishment?”

Dr. Harish listened quietly. It was clear that Rohan had not wanted to continue down the conventional path of episodic care. He did not want to be just another doctor in a crowded market of private practitioners, nor had he wanted to mimic health insurance providers whose models had often been impersonal and transactional. Rohan dreamt of building something different—a community-driven, preventive healthcare system that focused on lifelong eye health.

During September 2023, Rohan discussed his idea with his friends, teachers, consultants, investors, and other healthcare providers to formalize a sustainable business model. His vision was ambitious yet simple: Build a high-quality eye hospital with a capped pool of subscribers who paid a one-time enrolment fee and a small annual charge. In return, they would receive regular eye checkups, continuous education on eye protection and early warning signs, and complete treatment coverage for any eye-related condition—without worrying about cost. To Rohan, this was not just about business—it was a mission. He wanted every subscriber to have the confidence that their vision would always be protected. He believed that early diagnosis and proactive care could save not just eyes, but livelihoods, relationships, and quality of life. This model, once proven successful, could later be replicated for other forms of healthcare—dental care, dermatology, cardiology—fields where proactive intervention could change outcomes dramatically.

Rohan invested months in shaping a bold subscription-based eye care model that promised proactive, affordable, and lifelong vision care. However, as the pilot approached, he faced the challenge of convincing multiple stakeholders—his father, patients, investors, doctors, and the nearby community—to believe in an idea new to the market while also navigating regulatory hurdles. On February 22, 2024, he convened a meeting with his founding team and a consultant to decide on the marketing strategy for the pilot study. Yet, even with operational workflows in place, concerns from family, investors, and regulators had raised pressing questions about the financial, regulatory, and ethical viability of the concept. At that moment, Rohan had to decide whether to launch as planned, delay to build stronger safeguards, or redesign the model to include a broader social impact.

2. Background