

*The Most Influential Business Leader in Healthcare to Watch out - 2025*

Digital Marketing Trends to Dominate in 2025: A Comprehensive Guide

From Blockchain to Quantum Computing: Disruptive Technologies Driving Business in 2025

Founder and President  
E Powered Companies

INNOVATING HEALTHCARE SOLUTIONS:  
THE POWER BEHIND YOU POWERED  
SYMPOSIUM AND NEXTGEN BENEFITS

# David Contorno

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# Revolutionizing Healthcare: David Contorno's Mission for Transparency, Affordability, and Quality



David Contorno, Founder and CEO of E Powered Benefits, is redefining the healthcare landscape with a bold, transparent, and ethical approach to employee benefits. In an industry plagued by rising costs and hidden fees, Contorno challenges conventional models by eliminating carrier incentives and aligning financial success with cost reductions and improved clinical outcomes.

E Powered Benefits disrupts the status quo, reducing employer costs by 40-60% while enhancing the quality of care. By prioritizing transparency, direct provider contracts, and value-based care, Contorno ensures employees receive superior healthcare with minimal financial burden. His commitment extends beyond business—he educates professionals, mentors consultants, and advocates for financial assistance awareness, ensuring equitable access to care.

Recognized as Forbes' Most Innovative Insurance Broker and BenefitsPro's Broker of the Year, Contorno is not just reforming healthcare—he is pioneering a movement. His vision transforms success metrics from service volume to patient well-being, proving that healthcare can be both high-quality and cost-effective. With E Powered Benefits, David Contorno is leading the charge toward a more sustainable and transparent healthcare future.









08

**David Contorno**

Founder and President  
E Powered Companies

18

Digital Marketing Trends to  
Dominate in 2025:  
A Comprehensive Guide

28

From Blockchain to Quantum  
Computing: Disruptive Technologies  
Driving Business in 2025

A framed advertisement is mounted on a red brick wall. The ad features a central splash of yellow liquid, possibly ramen broth, falling from the top right. The text 'ramen to that' is written in a bold, pink, sans-serif font, with the 'r' in 'ramen' partially obscured by the liquid splash. Below the main text, there is a smaller line of text: 'finally, ramen at home in m' followed by 'eat beautiful' in pink. The entire advertisement is set against a white background within a grey frame.

# ramen to that

finally, ramen at home in m

**eat beautiful**



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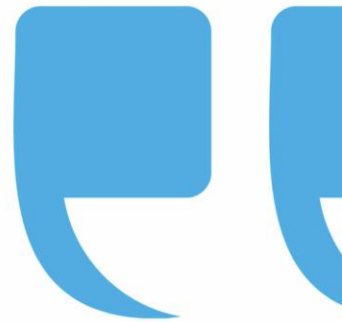


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# DAVID CONTORNO



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## **Transforming the Future of Health Benefits with E Powered Benefits**

In an industry plagued by rising costs, inefficiencies, and opaque pricing models, David Contorno stands out as a beacon of transformation. As the Founder and CEO of E Powered Benefits, David is challenging the deeply entrenched norms of healthcare and pioneering a model that prioritizes transparency, affordability, and high-quality care. Unlike traditional brokerage firms that profit from rising healthcare costs, E Powered Benefits disrupts the status quo by eliminating hidden fees, rejecting carrier incentives, and aligning its financial success with improved clinical outcomes and cost reductions for employers and employees alike.

### **A Journey Rooted in Passion and Purpose**

David Contorno's journey in the insurance industry began at an astonishingly young age. By the age of 12, he was already working in the field, and by 17, he had discovered his passion for benefits and health insurance. For nearly three decades, he dedicated himself to the traditional broker model—helping employers navigate the complexities of healthcare benefits. However, as he delved deeper into the industry, he became increasingly aware of its inefficiencies, lack of transparency, and the misaligned incentives that often led to exorbitant costs for employers and inadequate care for employees.

David briefly explored a career in photography during his college years, but his calling to revolutionize the healthcare system was undeniable. This deep-seated passion led him to establish E Powered Benefits, where he could challenge conventional models and implement a more ethical, transparent, and effective approach to healthcare benefits.

## **E Powered Benefits: A Bold New Approach**

E Powered Benefits isn't just another consulting firm—it's a movement. David's innovative approach focuses on reducing employer costs by 40-60% compared to traditional plans while simultaneously improving the quality of care for employees. This revolutionary model hinges on three fundamental principles:

### **1. Transparency**

Traditional brokers and insurance carriers often operate within a murky framework where hidden fees, commissions, and carrier incentives inflate costs. E Powered Benefits eliminates these opaque practices by adopting a fully transparent fee structure. Clients know exactly what they are paying for, and there are no kickbacks, bonuses, or financial incentives from insurance companies.

### **2. Affordability**

The cost of healthcare in the United States is a major burden for businesses and employees alike. David's approach ensures that health plans are designed with cost-efficiency at their core. By leveraging direct contracts with providers, optimizing healthcare utilization, and negotiating fair pricing, E Powered Benefits significantly reduces expenses without compromising care quality. In many cases, employees enjoy enhanced benefits with little to no out-of-pocket costs.

### **3. Quality-Centric Healthcare**

Unlike traditional plans that prioritize volume over value, E Powered Benefits aligns provider incentives with clinical outcomes. By emphasizing preventive care, patient education, and data-driven decision-making, David's model fosters an environment where high-quality care leads to healthier individuals and, ultimately, lower costs.







# EMPOWERING THROUGH EDUCATION AND ADVOCACY

David Contorno firmly believes that education is the key to lasting change in the healthcare industry. He dedicates significant time to mentoring and educating business owners, HR professionals, and benefits consultants. His commitment to knowledge-sharing manifests in several impactful ways:

- **Mentoring Industry Professionals:** David personally mentors consultants, empowering them with the knowledge and tools to implement transparent health plans that benefit both employers and employees.
- **Teaching and Speaking Engagements:** He is an instructor for the Certified Healthcare Value Analyst (CHVA) course developed by his partner, Emma Fox. Additionally, he frequently speaks at industry conferences and educational forums, breaking down complex healthcare concepts into actionable strategies.
- **Advocating for Financial Assistance Awareness:** Many Americans are unaware of the financial assistance programs available through non-profit hospitals under IRS Code 501r. David actively educates consumers about their eligibility for bill reductions or waivers, advocating for greater transparency in how hospitals disclose these programs.





**TION**



## A Commitment to Integrity and Action

One of the most defining aspects of David's leadership is his unwavering commitment to practicing what he preaches. He applies the same cost-reduction and quality-enhancement principles to his own healthcare decisions as he does for his clients. This personal investment in his methodology underscores his authenticity and strengthens the credibility of his mission.

David's dedication has not gone unnoticed. He has received numerous prestigious accolades, including:

- **Forbes Most Innovative Insurance Broker**
- **BenefitsPro Broker of the Year**
- **Validation Institute's Advisor of the Year**

These honors serve as a testament to his impact in reshaping the healthcare landscape.

## The Paradigm Shift: Redefining Success in Healthcare

David Contorno is not merely advocating for lower healthcare costs—he is championing a radical shift in how healthcare success is measured. Unlike traditional models where profits are tied to the volume of services rendered, David envisions a system where providers are financially rewarded for keeping individuals healthy.

This shift in perspective challenges the widely accepted notion that a profitable healthcare system must be dependent on the high utilization of services. Instead, David promotes a model where financial success is driven by improved health outcomes, preventive care, and patient-centered strategies.

This bold departure from traditional health plans has required David to take significant professional risks. One of his most courageous moves was completely abandoning conventional broker models, where earnings increase as employer healthcare costs rise. Instead, E Powered Benefits ties its compensation directly to cost reductions and enhanced patient outcomes. By aligning incentives with the financial and medical well-being of plan members, David has paved the way for a more ethical and sustainable approach to healthcare.

## Driving Industry-Wide Change

As a thought leader and sought-after speaker, David actively engages in discussions surrounding healthcare reform. His ability to distill complex industry issues into digestible insights has made him a trusted voice among business leaders and policymakers.

E Powered Benefits continues to grow, not with a focus on global expansion, but with a commitment to building a community of forward-thinking consultants, employers, and employees who are willing to challenge the inefficiencies of the current system. By fostering collaboration among these stakeholders, David is creating a ripple effect that is gradually shifting the healthcare landscape toward a future that is:

- **Transparent in pricing and fee structures**
- **Aligned with better clinical outcomes**
- **Free of unnecessary financial burdens on patients**

## A Vision for the Future

David Contorno's work is far from over. His relentless pursuit of transparency, affordability, and quality in healthcare continues to inspire professionals across various industries. His ultimate goal? A future where healthcare is no longer a financial burden but a system designed to keep people healthy without compromise. By challenging outdated norms and implementing transformative solutions, David and E Powered Benefits are not just changing the way businesses approach healthcare—they are redefining what healthcare should be.

For employers and employees alike, this new paradigm offers hope: a system that values well-being over profit, transparency over hidden fees, and affordability over financial hardship. In this new landscape, everyone has the opportunity to access high-quality healthcare without the fear of financial ruin.



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**DAVID CONTORNO  
ISN'T JUST  
TRANSFORMING  
HEALTHCARE—HE'S  
SETTING THE STAGE  
FOR A HEALTHIER,  
MORE EQUITABLE  
FUTURE.**







An aerial photograph of a city, likely Dubai, showing a river and a dense urban area. A person's hand in a black glove is visible on the left, making a peace sign. The sky is blue with some clouds.

Stay **ahead** of the game

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destinations for **less**

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ARTICLE



# DIGITAL MARKETING TRENDS TO DOMINATE IN 2025: A COMPREHENSIVE GUIDE





# TO COMPREHENSIVE

The world of digital marketing is evolving at breakneck speed. In 2025, the digital landscape will continue to transform as technology advances and consumer behavior shifts. To stay ahead, businesses must adapt to emerging trends and implement strategies that resonate with their audiences. Here's an in-depth guide to the digital marketing trends poised to dominate in 2025.

## 1. Artificial Intelligence: The Brain Behind Marketing

AI is no longer a futuristic concept—it's the backbone of many digital marketing strategies today. In 2025, AI will continue to revolutionize how businesses interact with their customers.

### Key Developments:

- **Personalized Customer Experiences:** AI-driven analytics will enable hyper-personalized marketing by analyzing vast datasets to predict customer preferences.
- **AI Chatbots:** More sophisticated chatbots will provide seamless customer service, reducing response times and improving user satisfaction.
- **Content Generation:** AI tools like ChatGPT and Jasper will refine their capabilities, producing high-quality content at scale for blogs, emails, and social media posts.

## 2. Voice Search Optimization

As voice-activated devices like smart speakers become ubiquitous, optimizing for voice search will be critical.

### Key Strategies:

- **Conversational Keywords:** Marketers will need to shift focus from traditional keywords to natural, conversational phrases.
- **Local SEO Integration:** Voice search often ties to local queries, making local SEO optimization indispensable.
- **Rich Snippets:** Structuring content to answer common questions will increase visibility in voice search results.

## 3. The Rise of Video Marketing 3.0

Video content will remain a cornerstone of digital marketing, but 2025 will usher in a new era of video trends.

### Emerging Trends:

- **Short-form Videos:** Platforms like TikTok and Instagram Reels will dominate, emphasizing quick, engaging content.
- **Interactive Videos:** Shoppable videos and interactive storytelling will captivate audiences.
- **Augmented Reality (AR) in Videos:** AR-enhanced videos will provide immersive experiences, such as virtual try-ons for fashion and beauty products.

## 4. The Evolution of Social Commerce

Social media platforms will blur the lines between e-commerce and social engagement.

- **Transformative Features:** Live Shopping Events: Influencers and brands will host live shopping experiences directly on platforms like Instagram and TikTok.
- **Enhanced User Reviews:** Integrated review systems will help build trust and drive purchases.
- **Seamless Checkout:** Social platforms will streamline in-app checkout processes, eliminating friction.

## 5. Sustainability Marketing

Consumers are increasingly prioritizing brands that demonstrate environmental and social responsibility.

- **Winning Tactics:** Transparent Storytelling: Sharing the brand's sustainability efforts through authentic stories and data.
- **Eco-Friendly Packaging:** Highlighting environmentally conscious practices in product packaging.
- **Cause Marketing:** Partnering with non-profits to promote shared values and causes.





# ACTUAL SUMMARY



Category	Amount	Percentage
Auto	THB125.00	29%
Home	THB0.00	7%
Travel	THB0.00	3%
Entertainment	THB250.00	21%
Medical	THB0.00	17%
Utilities	THB0.00	8%
Food	THB0.00	5%
Personal Items	THB0.00	7%
Other	THB0.00	3%

## 6. Privacy-First Marketing

With growing concerns over data privacy, businesses must navigate stricter regulations while maintaining effective marketing.

### Key Adjustments:

- **Zero-Party Data:** Encouraging users to voluntarily share data through surveys, quizzes, and loyalty programs.
- **Cookieless Tracking:** Adopting alternative tracking methods as third-party cookies are phased out.
- **Enhanced Transparency:** Clear communication about data usage to build trust.

## 7. The Metaverse: A New Marketing Frontier

The metaverse will open up unprecedented opportunities for digital marketing.

### Opportunities:

- **Virtual Brand Experiences:** Hosting events, creating virtual storefronts, and launching products in virtual environments.
- **Digital Collectibles:** Leveraging NFTs (non-fungible tokens) to offer exclusive digital assets.
- **Gaming Integration:** Partnering with game developers to create branded experiences within popular games.

# 8. INFLUENCER MARKETING MATURES

**Influencer marketing will become more strategic and data-driven.**

### Trends:

- **Micro and Nano-Influencers:** Smaller influencers with highly engaged audiences will deliver better ROI.
- **Performance Metrics:** Brands will increasingly rely on analytics to measure the effectiveness of influencer campaigns.
- **Long-Term Partnerships:** Authentic, ongoing collaborations will replace one-off sponsorships.

## 9. Content Marketing: Quality Over Quantity

Content will remain king, but the focus will shift to quality and purpose-driven storytelling.

### Best Practices:

- **Evergreen Content:** Creating timeless pieces that provide lasting value.
- **Interactive Content:** Quizzes, polls, and interactive infographics to boost engagement.
- **User-Generated Content (UGC):** Encouraging customers to create and share content featuring the brand.



ER



## 10. Advanced Analytics and Predictive Insights

Data-driven marketing will evolve with more advanced tools and methodologies.

### Enhancements:

- **Real-Time Analytics:** Instant access to data will enable marketers to adjust strategies on the fly.
- **Predictive Analytics:** Tools like Google Analytics 4 will forecast trends and consumer behaviors.
- **Customer Journey Mapping:** Detailed insights into customer interactions across channels will improve targeting.

## 11. Omnichannel Marketing Integration

Seamless integration across channels will be vital for providing a unified customer experience.

### Strategies:

- **Consistent Messaging:** Ensuring brand voice and messaging are consistent across all platforms.
- **Cross-Channel Campaigns:** Coordinating marketing efforts across email, social media, and in-store experiences.
- **Mobile-First Design:** Prioritizing mobile-friendly content as mobile usage continues to rise.

## 12. The Role of Automation in Scaling Efforts

Marketing automation tools will play a pivotal role in streamlining operations.

### Applications:

- **Email Marketing Automation:** Personalizing email campaigns based on user behavior.
- **Social Media Scheduling:** Tools like Buffer and Hootsuite will simplify content management.
- **Lead Nurturing:** Automated workflows will guide prospects through the sales funnel.

## Final Thoughts

The digital marketing landscape in 2025 will be defined by technological innovation, consumer-centric strategies, and a commitment to sustainability. Businesses that embrace these trends will not only stay competitive but thrive in an ever-changing market. Start preparing today to ensure your marketing strategies are ready to dominate the future.





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# HE MADE A DIFFERENCE. BY BEING DIFFERENT.


If you notice that your little child does not make eye contact, or doesn't laugh or st  
please immediately contact a psychologist or an occupational therapist.

Early detection of Autism helps.

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**YOUR AUTISTIC CHILD CAN ALSO MAKE A DIFFERENCE.**





Here the 5 year old  
**Albert Einstein** isn't real,  
but his achievements  
in science are.

ays aloof,



# FROM BLOCKCHAIN TO QUANTUM COMPUTING:

DISRUPTIVE  
TECHNOLOGIES DRIVING  
BUSINESS IN 2025





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As the digital landscape evolves at an unprecedented pace, businesses must navigate a sea of transformative technologies. From the decentralized power of blockchain to the mind-bending potential of quantum computing, 2025 stands as a pivotal year for technological disruption. This blog explores how these innovations are shaping industries, fostering growth, and creating opportunities for businesses worldwide.

## 1. The Blockchain Revolution: Beyond Cryptocurrencies

### Blockchain in Supply Chain Management

Blockchain technology has transcended its origins in cryptocurrency, becoming a game-changer for supply chain transparency and efficiency. By enabling immutable and transparent records, blockchain ensures authenticity and traceability for goods—from raw materials to finished products.

**Example:** Companies like Walmart and IBM are leveraging blockchain to enhance food safety, tracking produce from farm to table in real-time.

### Decentralized Finance (DeFi)

DeFi is democratizing access to financial services by eliminating intermediaries. Blockchain's secure and decentralized nature allows for peer-to-peer lending, insurance, and asset management, empowering individuals and small businesses.

**Impact:** In 2025, businesses are expected to integrate DeFi solutions to streamline operations, reduce costs, and enhance customer engagement.

### Smart Contracts for Automation

Smart contracts, self-executing agreements coded on blockchain, are automating business processes. From legal agreements to payroll systems, they reduce human error and enhance efficiency.

**Real-World Use:** Ethereum's blockchain hosts thousands of smart contracts, transforming industries such as real estate and logistics.

## 2. Artificial Intelligence: Personalization and Automation

### AI-Powered Customer Experience

Artificial Intelligence (AI) is revolutionizing how businesses interact with customers. AI-driven chatbots, virtual assistants, and recommendation systems offer hyper-personalized experiences that drive customer loyalty.

**Statistics:** By 2025, Gartner predicts that AI will influence over 95% of customer interactions, either directly or indirectly.

### Predictive Analytics for Business Growth

Predictive analytics harness AI to analyze data trends and forecast outcomes, enabling businesses to make informed decisions. From market demand predictions to inventory management, AI is becoming a cornerstone of strategic planning.

**Example:** Retail giants like Amazon use predictive analytics to optimize inventory and personalize marketing campaigns.

### Ethical AI: Navigating Challenges

As AI becomes integral to operations, businesses face ethical dilemmas. Ensuring data privacy, avoiding bias in algorithms, and fostering transparency are critical to gaining consumer trust.





# 3. THE QUANTUM LEAP: QUANTUM COMPUTING IN BUSINESS

## What is Quantum Computing?

Quantum computing leverages the principles of quantum mechanics to process information exponentially faster than classical computers. By utilizing qubits, quantum computers solve complex problems that are impossible for traditional systems.

## Transforming Industries

**Healthcare:** Quantum computing accelerates drug discovery and genomic analysis, reducing the time to market for life-saving treatments.

**Finance:** Quantum algorithms optimize portfolio management, fraud detection, and risk assessment.

**Logistics:** Companies like DHL are exploring quantum solutions for optimizing supply chain logistics and reducing operational costs.

## Challenges to Adoption

While the potential is immense, quantum computing faces barriers such as high costs, technical complexity, and the need for skilled talent. Businesses must invest strategically to harness its benefits.



#### 4. Internet of Things (IoT): Connecting the Dots IoT in Smart Manufacturing

IoT devices enable seamless communication between machinery, leading to the rise of "smart factories." Real-time data collection and predictive maintenance enhance productivity and reduce downtime.

Example: General Electric's IoT-powered Predix platform provides predictive analytics for industrial machinery, saving millions in maintenance costs.

##### Enhancing Customer Experiences

IoT applications in retail, such as smart shelves and connected devices, offer personalized shopping experiences. Real-time data from IoT sensors allows businesses to adapt quickly to customer needs.

Impact: By 2025, IoT is expected to contribute over \$15 trillion to the global economy.

##### Cybersecurity Concerns

As IoT devices proliferate, securing them from cyber threats becomes paramount. Businesses must adopt robust security protocols to protect sensitive data.

#### 5. 5G Connectivity: Enabling Seamless Innovation

##### Accelerating Digital Transformation

5G networks offer ultra-low latency and high-speed connectivity, enabling businesses to adopt technologies like augmented reality (AR), virtual reality (VR), and edge computing.

Example: Verizon and Ericsson are collaborating to deploy 5G solutions in smart cities, enhancing urban infrastructure and connectivity.

##### Enabling Remote Work and Collaboration

5G's capabilities support high-quality video conferencing, real-time data sharing, and remote collaboration, essential for the hybrid work models of 2025.

##### Challenges to Consider

Despite its potential, the rollout of 5G faces challenges such as infrastructure costs and regulatory hurdles. Businesses must collaborate with governments and tech providers to overcome these obstacles.





## 6. Green Tech: Sustainability Meets Innovation

### Renewable Energy Integration

Businesses are integrating renewable energy solutions, supported by advancements in battery technology and smart grids. Solar, wind, and hydroelectric power are becoming more accessible and cost-effective.

**Case Study:** Tesla's solar roof and Powerwall systems enable businesses to generate and store clean energy, reducing reliance on traditional power sources.

### Circular Economy Models

Technologies like blockchain and IoT are enabling circular economy practices, such as recycling and resource optimization, to reduce waste and environmental impact.

**Trend:** In 2025, sustainability will be a key driver of customer loyalty and brand differentiation.

## 7. Cybersecurity Innovations: Staying Ahead of Threats

### AI-Powered Security Systems

AI is transforming cybersecurity by identifying threats in real-time and automating responses. Machine learning algorithms analyze vast amounts of data to detect anomalies and prevent breaches. **Example:** Palo Alto Networks' AI-driven security solutions provide advanced threat protection for businesses.

### Blockchain for Secure Transactions

Blockchain's decentralized and tamper-proof nature ensures secure transactions and protects sensitive business data from cyberattacks.

### Employee Training and Awareness

As cyber threats evolve, businesses must prioritize employee training to mitigate risks. Phishing simulations and cybersecurity workshops are becoming standard practices.

## 8. The Convergence of Disruptive Technologies

### Synergy Between Innovations

The true power of disruptive technologies lies in their convergence. For instance, combining IoT with AI and 5G creates intelligent ecosystems that drive efficiency and innovation.

**Example:** Smart cities utilize IoT sensors, AI-driven analytics, and 5G connectivity to enhance urban living, from traffic management to energy optimization.

### Preparing for the Future

To stay competitive, businesses must:  
Invest in R&D to explore emerging technologies.  
Build strategic partnerships with tech providers.  
Upskill their workforce to adapt to technological advancements.

### Conclusion: Embracing the Future

The technologies driving business in 2025—from blockchain to quantum computing—are reshaping the global economy. While these innovations offer immense potential, their adoption requires strategic planning, investment, and a commitment to staying ahead of the curve. By embracing these disruptive technologies, businesses can unlock new opportunities, enhance efficiency, and drive sustainable growth in a rapidly changing world.



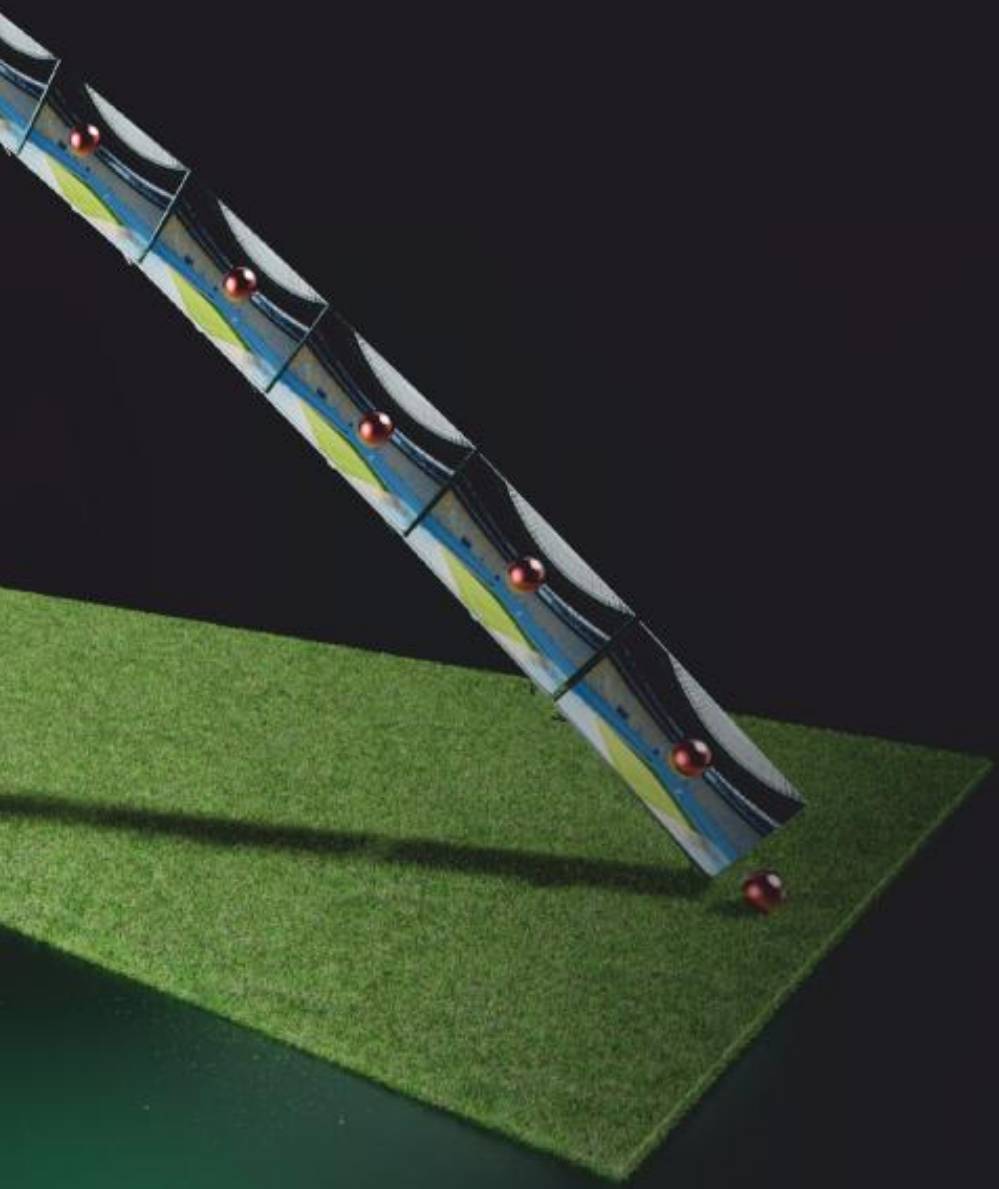
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**BALA IMPUESTO**  
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