IN HIS OWN WORDS · FIVE QUESTIONS

15 Minutes with Darren Somsen



From standing beside his mother's hospital bed to harnessing Super Intelligence for more than 100 million active Americans: a candid conversation on fixing broken healthcare operations without sacrificing human dignity.

Founder & CEO, Third Act USA, Inc. · Melbourne, Florida

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Most startups are born in sterile whiteboard sessions or venture capital pitch decks. Third Act USA was born standing beside a mother's hospital bed.

Over the past several months, Darren Somsen has been vocal about how corporate boardrooms and spreadsheet-driven financial engineering hollow out customer care. Now, as Founder and CEO of Third Act USA, he is shifting from auditing corporate decay to building a sovereign Digital Health Advocate and Digital Life Coach for the more than 100 million Americans aged 55 and older.

What follows is a five-question conversation, in his own words, on why industrialized healthcare fails older adults, why legacy "senior tech" feels like a digital babysitter, and why Super Intelligence in service of a patient requires an ego-free, independent governance model.

QUESTION 1

You've spent months dissecting broken business operations and customer abandonment. Why pivot now to building Third Act USA, and why take on the healthcare ecosystem?

Darren Somsen: Because it stopped being theoretical when I had to stand by my mother's hospital bed.

She spent a week hospitalized, caught in a revolving door of conflicting diagnoses. Because the attending physicians were trapped under brutal institutional time constraints, they weren't treating the actual patient in the room. They were managing the statistical average. They were looking for the quickest discharge path.

My mother was given a patronizing pat on the hand, handed a vague label of "failure to thrive," and pressured to accept a nasal feeding tube. Why? Because nobody had the time to read her full chart. Clinicians were skimming rushed summaries, inheriting outdated assump-

tions from previous shift notes, and making snap decisions based on institutional inertia rather than clinical curiosity.

I had to step in and forcefully advocate for her just to get her basic care right. And that's when the systemic rot hit me.

"We have to separate medicine from the corporatization of healthcare. Most doctors and nurses want to heal."

We have to separate medicine from the corporatization of healthcare. Most doctors and nurses want to heal. But the corporate machinery has squeezed them into 7- to 15-minute conveyor belts where reading a comprehensive history is an administrative luxury. The system reduces a living, breathing human being, with decades of resilience and history, into a billing code and a bed-turnaround metric.

At 60, 70, or 80, people don't want a label or an easy bureaucratic fix. They just want to feel better. They want their dignity intact. I built Third Act USA because no family should have to fight an industrialized bureaucracy alone just to keep a loved one from being treated like a line item.

QUESTION 2

When tech companies and health systems look at aging adults, the default instinct is surveillance: panic buttons, geofencing, and dashboards built for adult children to monitor their parents. Why do you call that a "patronizing blind spot"?

Darren Somsen: Because it isn't just lazy tech design. It's an institutional mindset that filters down from healthcare management straight to the bedside.

There's this patronizing, overly emotive pat on the hand where the system starts treating capable adults like giant toddlers. They act like turning 60 means you suddenly became an infant in an adult body.

Here is the reality corporate boardrooms and health systems are completely missing: our generation is getting older, but we are not getting old.

"Our generation is getting older, but we are not getting old."

The more than 100 million Americans aged 55 and older are vibrant, active, and working. They're at concert festivals, they're traveling, they're at theme parks, and they're building businesses. They refuse to accept chronic pain or bureaucratic neglect as "just what happens when you age." They want to feel great because they still have a calendar full of plans and things left to achieve.

Third Act USA is architected on a very simple premise: we treat our clients like adults.

You want to take command of your own health. You want to understand what is happening to your body and your longevity. What you don't want is to be infantilized, monitored like a dependent, or spoken down to. We aren't building a digital babysitter. We are building a Digital Health Advocate and a Digital Life Coach for adults who want to protect their vitality and get on with living their lives.

QUESTION 3

Critics and regulators are calling for moratoriums on data centers while treating AI like an existential threat. Why does Third Act USA require deep compute and Super Intelligence just to help someone manage their health?

Darren Somsen: Because lawmakers are evaluating modern compute through a 1980s Hollywood lens, thinking of Matthew Broderick in WarGames or sentient computers plotting against humanity. It's fear-based fiction.

Here is the reality from someone who lived enterprise data operations. Before modern data centers, every functioning business had to run its own micro data center. In direct marketing, we had rooms packed with noisy servers. When I worked for American Express in the late 1980s, the operations center had a vast raised-floor server room, with the cooling pushed up from underneath the tiles, dedicated to machines churning through

data. They chewed up massive power, required immense cooling, and operated with terrible inefficiency.

A modern data center isn't an environmental monster. It is the consolidation of thousands of inefficient server closets into a centralized, modern facility that does far more work per watt and manages cooling far more effectively. Lawmakers are fighting the very efficiency that drives progress.

Fifteen years ago, the convergence of GPS, wireless broadband, and smartphones dismantled the legacy taxi monopoly. Taxis served a tiny footprint in dense metros; infrastructure convergence democratized personal mobility for everyone.

Third Act USA is doing the exact same thing for healthcare by converging smartphones, sovereign data ownership, and Super Intelligence.

"Super Intelligence doesn't have an ego. It doesn't replace the physician. It levels the playing field."

Super Intelligence doesn't have an ego. It doesn't replace the physician. It levels the playing field against an industrialized healthcare system that limits patient visits to 15-minute conveyor belts. Take someone suffering from unexplained chronic lung issues who spent two years living in Bahrain, facing sandstorms blowing off the Saudi desert. When they mention that to a rushed doctor today, the doctor replies, "Oh, what took you there?" because there are only six minutes left to chart the visit.

Super Intelligence has a vastly wider knowledge base and infinite patience. In the comfort of their living room, an adult can take all the time they need to recount past environmental exposures, childhood illnesses, or subtle symptoms. The system asks the probing questions humans don't know to ask, synthesizes the historical context, and arms the patient with factual, ego-free advocacy.

We aren't replacing doctors. We are transforming rushed patients into informed, sovereign partners who can look clinicians in the eye and say: "Here is what the chart missed. Now let's fix it."

QUESTION 4

You've said Third Act USA is built to stay private and will not hand control to private equity. In a startup ecosystem obsessed with unicorn exits, why is independent governance non-negotiable?

Darren Somsen: Because once you hand your cap table to Wall Street or private equity, your customer stops being the person you serve and becomes the asset you strip.

Look at why restaurant food quality has collapsed and why customer service feels hollowed out everywhere you go. Before the corporate raider culture of the 1980s, a company went public for one honest reason: to raise growth capital to build a new factory, expand product lines, and serve more customers. After the '80s, the IPO became an extraction mechanism, a way for owners or raiders to cash out into instant multimillionaire status while leaving the founder on a five-year window-dressing contract so Wall Street wouldn't panic.

Those companies didn't thrive; they were gutted. Look at Toys "R" Us, the Sears-Kmart debacle, or, regionally, Badcock & More. Raiders and private equity groups don't buy businesses to make the product better. They engineer "perceived efficiencies" to hit short-term EBITDA targets, strip the company for parts, and leave the wreckage behind.

"Once you hand your cap table to Wall Street, your customer stops being the person you serve and becomes the asset you strip."

Third Act USA isn't a wealth-extraction scheme. It is a mission to solve a massive, overlooked systemic failure.

If we took this company public or sold control to private equity, our mandate would shift overnight from protecting human health to hitting 90-day Wall Street consensus estimates. You cannot serve a patient's sovereignty while answering to financial engineers looking to squeeze margins.

So Third Act is built to stay private and founder-governed. We are building the company inside the exact same safe sovereignty we promise our clients, returning to what enterprise used to stand for: serving the public, fulfilling an unrecognized need, and refusing to gut the core craft that makes us trustworthy. Our mission is simple: to shield our clients' future while lighting their way.

QUESTION 5

Bringing this all together, what does winning look like for Third Act USA over the next five years, and who are you inviting to build it with you?

Darren Somsen: I've already seen what happens when you put sovereign intelligence in the hands of the patient, because I've carried it into the exam room myself.

The Digital Health Advocate distills a person's full lived experience, medical history, and labs into a two-page brief a physician can read in about 90 seconds. In the first real-world encounters, two different clinicians in two different practices had the same reaction: "I wish more patients walked in with this." One told me it let her spend the fifteen minutes the system gives her on my treatment instead of excavating my chart. The brief frees clinicians from digging through fragmented records so they can spend their limited minutes doing what they went to medical school to do: treating the human being in front of them.

So, what does winning look like in five years? It isn't two or five early adopters. It's a majority of the more than 100 million Americans aged 55 and older using Third Act USA's Digital Health Advocate and full lifestyle suite to reclaim control of their care, so they don't just survive getting older, they thrive.

"Your next medical appointment isn't the destination. It's a pit stop on the way to the next cruise."

And who am I inviting to build this with us? Builders, clinicians, and pioneers who see what legacy industries miss: that this generation isn't sitting on a couch waiting for the next doctor's appointment. That appointment isn't the destination. It's a pit stop on the way to the next roller coaster, the next cruise ship, the next walk on the beach.

Look at how life is structured. In your First Act, you live under someone else's roof and rules. In your Second Act, you raise the next generation, build careers, buy homes, and carry the weight. You worked too hard to hand your Third Act over to broken algorithms and indifferent bureaucracies.

We are looking for people ready to return sovereignty to the ones who earned it, so that more than 100 million Americans stay firmly in the driver's seat as they begin their best chapter yet.

Learn more about our Pioneer community and mission at www.thirdactusa.com.

Population figure: U.S. Census Bureau, 2024 American Community Survey 1-Year Supplemental Estimates (ages 55–64: 41.7 million; 65 and older: 61.2 million). Third Act USA's Digital Health Advocate is an advocacy and organization tool; it does not diagnose, treat, or replace the judgment of a licensed clinician.

Portrait: AI-generated studio portrait from the founder's reference photographs. Interview conducted with Jane, Third Act USA's AI collaborator, and edited for length and clarity.