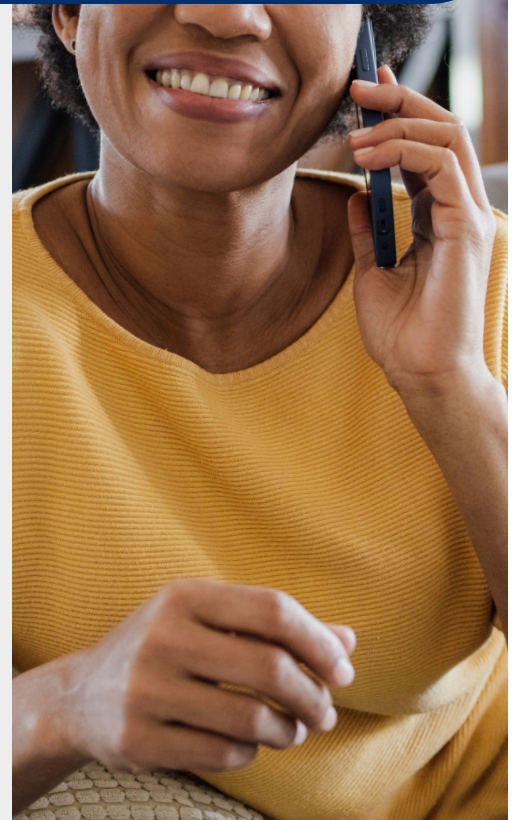


Cost Clarity with Claim Billing

Pay for engagement, not potential.

Cost and care should move together. MOBE's claim-billing model is a flexible, transparent payment method that aligns cost with engagement, simplifies budget operations, and supports regulatory compliance.

MOBE® transforms health and lowers total cost of care in year one through clinically supported, integrated human and digital whole-person care across more than 36 conditions and health concerns. And backs it with a risk-free savings guarantee. The new claim-billing model gives health plans and employers a clear connection between their investment and the services MOBE delivers.



“

Health plans and employers often pay for a service before knowing if people will use what they've purchased. A claim-billing model flips this; they pay for engagement as it occurs. ”

—Megan Betterman, Vice President of Product at MOBE

What Changes for You



Only pay when people engage.

Billing is determined entirely by individual engagement. If an employee or member doesn't interact with MOBE in a given month, there's no charge.



Simplify and align your budget.

MOBE expenses move from your administrative budget to your claims ledger. Say goodbye to monthly invoices, prolonged approvals, and waiting for the next budget cycle to begin.



Meet compliance with confidence.

MOBE's claim-billing model supports medical loss ratio (MLR) requirements and delivers full audit-ready transparency.

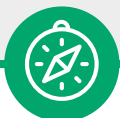
How Billing is Structured—Three Levels of Service

MOBE uses bundled case rates based on service intensity. Each individual generates one monthly charge billed to you, based on their highest level of service during that month.



Digital Interactions

You're billed this rate when an individual engages with MOBE's cross-condition digital experience that includes guided tools, tracking, and content.



Guide Interactions

You're billed this rate when an individual engages with a MOBE Guide for personalized, biopsychosocial support.



Pharmacist Interactions

You're billed this rate when an individual engages with a MOBE Pharmacist for one-to-one comprehensive medication management.

Confidence, Clarity, and Choice

- **Regulatory Compliance:** The shift from administrative fees to claims expenses directly helps health plans meet MLR regulatory mandates under the Affordable Care Act.
- **Audit-Ready Transparency:** Maintain total visibility into what you pay for. MOBE supports complete operational transparency by producing standard 837 files for every billed claim.
- **Ways to Pay:** This new model joins existing payment options. Your organization chooses the model that fits, and MOBE will still guarantee results regardless of how you pay.

About MOBE

MOBE is a whole-person condition management company dedicated to helping individuals discover new ways to live healthier through personalized, evidence-based clinical and non-clinical interventions. Combining advanced data analytics, one-to-one health guidance, and digital tools, MOBE empowers individuals to optimize their physical health, mental well-being, and medication management. MOBE partners with employers and health plans to reduce health care claim costs by an average of 7.5% in the first year while enhancing participant satisfaction and well-being.

MOBE[®]

Ready to explore how MOBE's claim-billing model fits with your organization's priorities?

MOBEforlife.com/get-started | inquiries@MOBEforlife.com | [Connect with us >](#) 

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