CASE STUDY

Health plan employer achieves nearly $14M in savings with 42% engagement.

Client:

Not-for-profit, regional, mid-sized health insurance organization

SIZE CATEGORY: 25-50K employees
SELECTED FOR MOBE®: 25% of total population
DEMOGRAPHIC: 24% male and 76% female (Employer-provided binary genders)

Key Takeaway:

The employer saved $13.8M (close to 2% above target) in medical spend in year one, with an engagement rate that also surpassed expectations—even for employees of a health plan company.

Year-One Highlights:

Engagement rate:

42%

Claims-cost savings:

6.8%

vs. projected spend

Challenges:

The health plan employer's leadership, including the chief clinical officer and chief actuary, recognized their own employee population had unusually high per-member-per-year costs (PMPY). They suspected two potential reasons for this: an unhealthy workforce and employees' extensive knowledge of and access to health care services.

Like all self-insured employers, the health plan was challenged by rising cost of care and finding a way to accomplish measurable, attributable savings goals.

"

I went to the ER four weeks in a row. I was struggling. I needed help with pharmacy, big time. I pushed myself through work, and I have a very stressful job.

Audrey
MOBE participant

Solution:

The employer achieved remarkable success as MOBE identified 25% of employees and dependents who were driving a disproportionate share of health care spending. This group stood out not just within the organization but across all clients in MOBE's book of business—posting the highest PMPY costs ever identified by MOBE's AI-driven predictive analytics. The MOBE-selected employees were mostly sedentary with higher prevalence of metabolic disease, endocrine disorders, diabetes, and hypertension, confirming the employer's suspicion of an unhealthy workforce.

Eligible employees and dependents attained lasting health improvements through unlimited one-to-one, evidence-based interventions, medication optimization, and condition-focused recommendations from dedicated MOBE Guides and Pharmacists. MOBE's cross-condition, whole-person program met participants where they were, driving deep and sustained engagement, better health outcomes, and measurable financial returns that exceeded expectations.

After 12 months, the employer realized gross savings nearly two percentage points above what MOBE promised. Plus, all results were validated by the plan's own actuarial team.

> " I found out a lot of what I was going through was side effects of the medications. My MOBE Pharmacist really educated me on everything and gave great suggestions about what to do."

Audrey
MOBE participant

Year-One Results:

The employer achieved savings above target in the face of rising costs, while effectively engaging their workforce and inspiring sustainable healthy habits.

92% participant satisfaction rate

HEALTH OUTCOMES – Driven by one-to-one conversations and/or app interactions with a MOBE Guide or Pharmacist.

UTILIZATION AND MED REDUCTIONS +

CLAIMS-COST SAVINGS across categories $

40% of participants had weight loss goals and lost at least 5% of their starting weight.

60% of participants who were sedentary increased their daily steps.

61% of participants who previously slept less than seven hours now regularly get 7–9 hours.

66% of participants improved their emotional health.

59% are managing stress better.

96% of recommendations made by MOBE Pharmacists were accepted by participants and providers.

13.7% fewer inpatient stays

16.2% fewer ER visits

5.8% fewer professional visits

18.6% saved—inpatient claims costs

15% saved—outpatient claims costs

7.7% saved—GLP-1 claims costs

MOBĒ®

Achieve year-one savings with a personalized, whole-person, cross-condition solution.

MOBEforlife.com/employers | inquiries@MOBEforlife.com | in