


When access isn't enough: Solving a paradox to help payers improve outcomes and reduce costs.



The way that healthcare is accessed and delivered is in the spotlight. Thanks to technology – and our recent, collective experiences with stay-at-home orders and social distancing – healthcare as we know it now extends far beyond the walls of a doctor's office or hospital. As a nation, stresses on our healthcare system have required us to take a critical eye to how people receive the care they need. **But for some people, improving their health isn't necessarily a question of access.**



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For millions of Americans, access to healthcare isn't the problem – they are seeing the doctor regularly and often taking multiple medications. Interestingly, this group isn't defined by age or health condition. They have a range of socio-economic backgrounds, medical conditions and concerns, but – most notably – they share one thing in common: they access the healthcare system frequently, without getting better.

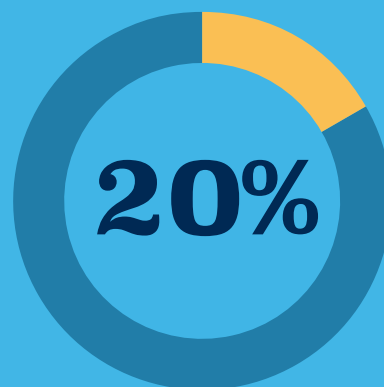
This “hidden” population makes up 5% of those insured through their employers nationally, yet accounts for about 20% of healthcare costs. Compared to the average person, they're visiting the doctor three times more and filling new prescriptions five times more. Their medical and pharmacy claims total about \$18,000 a year, compared with an average of about \$4,400 for the typical insured individual.

For a hidden population of millions of Americans,¹ their health isn't improving—yet they're spending more on medical care each year.

5% of private insurance plan members, making up **9MM** Americans²



=



of total spending

totaling **\$158 billion** each year³



They use the medical system **4x more** than other members³



Use a higher number of prescription medications³



Spend approx. **\$18,000** each year³



Don't fit neatly into any one chronic condition and likely not participating in wellness programs

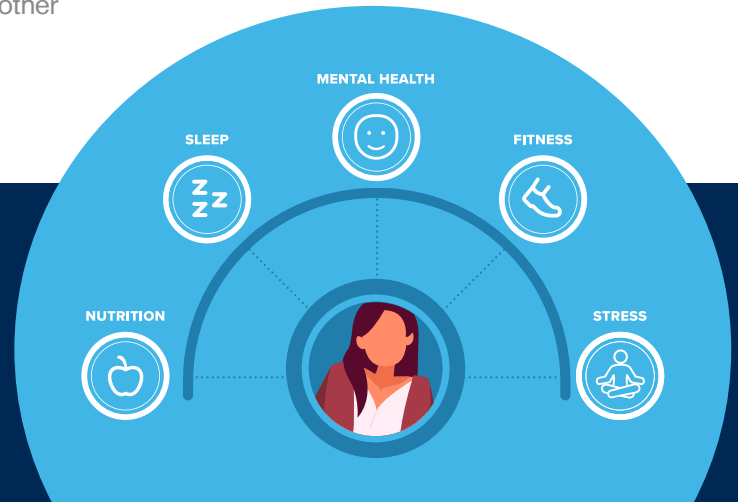
The hidden population isn't getting healthier.

For these individuals, access isn't the problem – nor is it providing the solution. They're already accessing the healthcare system more than most, but aren't seeing improved health outcomes. In other words, **access to doctors, pharmacies and information is a crucial first step – but alone, it isn't always enough.**

Meet Susanne, Age 52

A REAL MOBE PARTICIPANT

A chronic condition took away her ability to teach and she believed medication wasn't helping. Susanne synced up her lifestyle with her medical plan.



The missing piece is personalized health guidance empowering individuals to understand their complete health picture, sustain lifestyle changes, and ask questions about medication, nutrition, stress and exercise – when and where they need support.

When people in this hidden population receive this kind of additional support the results are incredible. Data prove that personalized, one-to-one guidance from health professionals such as nutritionist, nurses, chiropractors, and pharmacists can make a dramatic impact on people's health.

Personalized guidance empowered Susanne to:

ENGAGE and sync her lifestyle with her medical care.

LEARN about health motivations (kids, work, etc.).

UNDERSTAND the complete picture (intersection of medical and lifestyle).

IDENTIFY lifestyle choices impacting health outcomes.

SET health goals that address nutrition, fitness, sleep, social stressors and emotional health.

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What's more, when they get the support they need to address their health problems, their use of healthcare services and medications often goes down – resulting in savings without adding any new costs to individuals or the healthcare system. It's the ultimate win-win.

MOBE has saved the system more than \$100 million in just 3.5 years

Through this model, **MOBE has saved the system more than \$100 million in just 3.5 years.** We have brought **more than 90,000 members** on to our platform offering one-to-one personal guidance on medication, nutrition, fitness and other factors impacting wellness like sleep and mental health – without prescribing, treating or diagnosing.

1:1 guidance is working.

4 of the nation's large insurers are connecting **90,000** people like Susanne with MOBE.



Helping save **\$100MM** in total medical costs to-date.

And **MOBE** participants are...



Achieving better health.



Living healthier and happier lives.

Personalized guidance makes all the difference, and technology has made it possible for us to provide that guidance rapidly and often to people who need it most. It's the combination of human touch and intuition with big data and digital technology – and we need both. In the year ahead, the country and world at large will continue to put

healthcare innovation in the spotlight, and many challenges remain. If we remember that **“access to care” includes more than just the ability to see a doctor or purchase medication – it also includes readily accessible health and wellness guidance** – we can truly help people live happier and healthier lives.



Look at Susanne today.

- Reduced Rx fills by **50%.**
- Reduced medical visits by **42%.**
- Returned back to the classroom teaching.
- Started her own business.

MOBE provides participants with knowledge, motivation and mindset to better partner with their doctors to achieve their health goals.*

Learn more at [MOBEforlife.com](https://www.MOBEforlife.com)

SOURCES:

- 1 <https://www.ebri.org/docs/default-source/ebri-press-release/pr-1254-highcostclaims-24oct19.pdf>
- 2 Based on 180MM Americans receiving insurance through their employer as of 12/31/18. https://www.census.gov/content/dam/Census/library/visualizations/2019/demo/p60-267/Figure_1.pdf
- 3 MOBE data on file, March 2020. <https://www.MOBEforlife.com>

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*MOBE doesn't prescribe, treat or diagnose.