Model Optimal Care Launches MOC Fiduciary Intelligence, an AI Platform Built From the Ground Up for Self-Funded Plans

The new platform scores plans against 32 fiduciary indicators drawn from the MOC framework, ERISA, and the CAA. A free trial is available now at fiduciaryIQ.ai.

Model Optimal Care
AI-Powered Health Plan Consulting

Model Optimal Care Logo

PHOENIX, AZ, UNITED STATES, September 8, 2026 /EINPresswire.com/ -- Model Optimal Care today opened public access to MOC Fiduciary Intelligence (MOC-FI), an artificial intelligence platform that reads a self-funded health plan's own contracts and claims data, scores the plan on 32 fiduciary indicators, and returns a comprehensive fiduciary report and score, with the dollars attached. It is live at fiduciaryIQ.ai, and every new account starts with a free one-month trial that includes a comprehensive fiduciary report and score and requires no credit card.

> “I have spent over 25 years watching self-funded employers pay for claims they don’t fully understand. This platform was built from the ground up to provide them those answers in one afternoon session.”
>
> *Jude Odu, Founder, Model Optimal Care*

Researchers place U.S. healthcare waste at over $1.6 trillion a year, roughly 25 to 30 cents of every healthcare dollar spent, and about 20 percent of claims contain errors. Self-funded plans cover close to 160 million Americans and about 67 percent of insured U.S. workers, and in one industry survey 65 percent of employers reported growing concern about fiduciary litigation. Plan sponsors hold fiduciary duty and fund every claim, yet most still cannot see what their plan is paying for.

BUILT FOR ONE COMMUNITY, NOT ADAPTED FOR IT

MOC-FI was conceived, designed, and built from the ground up for the self-funded community. It is not a repackaging of an existing platform or technology. The data model, the indicators, the scoring math, and the report were written on a blank slate for one reader: the health plan fiduciary.

The scoring methodology rests on the framework in Jude Odu's bestselling book, Model Optimal Care: End U.S. Healthcare Waste, One Health Plan at a Time (Manuscripts Press, May 2026), which debuted at No. 1 New Release in the Health Insurance category on Amazon. Its five

principles set the weighting behind 32 indicators, and each indicator maps to a fiduciary duty under ERISA or an obligation under the Consolidated Appropriations Act (CAA), including the 2021 and 2026 fee disclosure rules. The plan gets an MOC Fiduciary Score on a scale from 1 to 10. MOC-FI manages both ERISA and non-ERISA plans, so governmental and church plan sponsors are scored on the same framework against the standards that govern them.

EVIDENCE FROM YOUR DOCUMENTS, NOT A QUESTIONNAIRE

Most fiduciary assessments ask the sponsor what they believe is true. MOC-FI reads the record and established the truth for itself. Load the administrative services agreement and its amendments, the PBM contract, the stop-loss policy, the broker compensation disclosure, the Form 5500, the gag clause attestation, and de-identified medical and pharmacy claims. The platform scores each indicator against the language and numbers it finds and cites the governing provision. A questionnaire covers only what the documents leave unanswered.

In one sample comprehensive review, MOC-FI identified $5.23 million in savings opportunity, with $1.24 million recoverable immediately. It reads 100 percent of the claims it is given rather than a sample. Sponsors can ask questions in plain language and get answers cited to the page in their own contracts. MOC-FI also tracks State legislation across all 50 states and shows where a plan's self-funded, PBM, and fully insured arrangements are exposed as the rules move. Firms running multiple plans can compare them all in one portfolio view.

A USER GUIDE THAT GETS YOU UP AND RUNNING THE SAME DAY

Every account includes a comprehensive User Guide, an in-product upload guide covering seven document categories and more than 60 document types, and a checklist showing what MOC-FI does with each file. Uploads are de-identified-only under HIPAA Safe Harbor, with a confirmation gate on every upload, and multi-factor authentication is enforced on every user account without exception.

AVAILABILITY

Start the free one-month trial, including one comprehensive fiduciary report and score, no credit card required, at fiduciaryIQ.ai. The full feature set and the scoring methodology are available at modeloptimalcare.com.

ABOUT MODEL OPTIMAL CARE

Model Optimal Care, LLC is a Phoenix, Arizona company building artificial intelligence and analytics solutions for self-funded health plans, spanning fiduciary oversight, medical and pharmacy claims analysis, waste detection, and CAA compliance. It also publishes The MOC Brief and operates the CP-MOC certification program.

ABOUT THE FOUNDER

Jude Odu is Founder and Principal of Model Optimal Care, LLC and author of Model Optimal Care: End U.S. Healthcare Waste, One Health Plan at a Time. He has spent more than 25 years in healthcare technology and data science, and previously founded Health Cost IQ and Health Data

Intelligence.

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