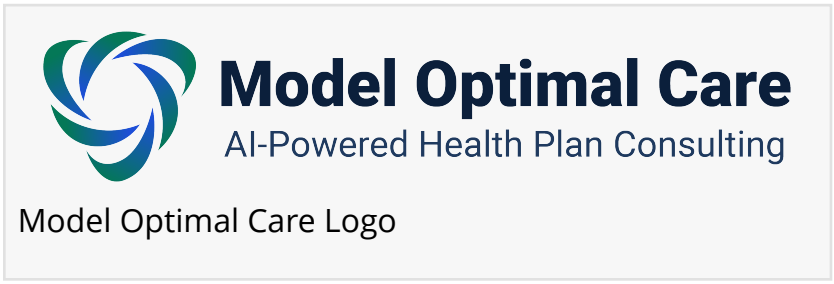
Model Optimal Care Opens Fiduciary Intelligence to Brokers, Consultants, TPAs, and PEOs to Score their Books of Business

MOC-FI Advisory reads 100% of the medical and pharmacy claims data on every plan a firm advises or administers, then returns a fiduciary score for each one.



Model Optimal Care Logo

PHOENIX, AZ, UNITED STATES, September 16, 2026 /EINPresswire.com/ -- Model Optimal Care today opened MOC Fiduciary Intelligence (MOC-FI) to the firms that advise and administer self-funded health plans. The Advisory tier scores every plan in a broker's, consultant's, TPA's, or PEO's book against 32 fiduciary indicators, ranks the book by fiduciary risk exposure, and produces one comprehensive report per plan that the client can file. It is live at fiduciaryIQ.ai, and every new account starts with a free one-month trial that requires no credit card.

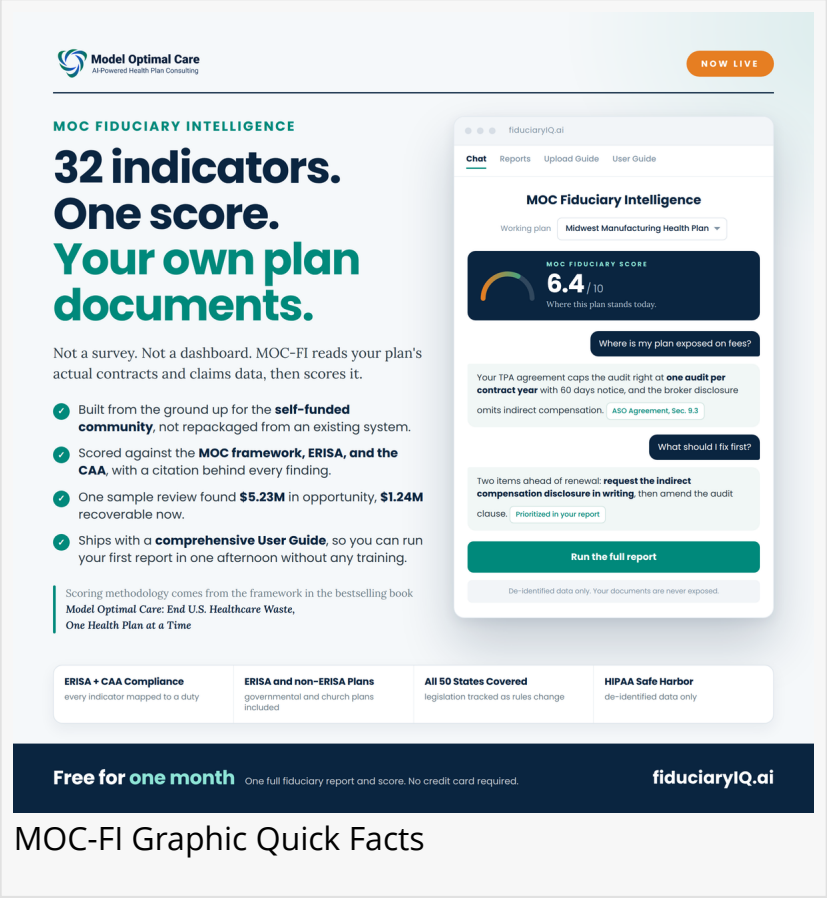
> A broker with multiple clients has multiple answers to the same fiduciary question, and no way to compare them. We built MOC-FI so a firm can evaluate their entire book on the exact same standard."
>
> *Jude Odu, Founder and Principal, Model Optimal Care*

Self-funded arrangements now cover 67 percent of workers with employer health coverage, and 80 percent of those at firms with 200 or more workers, according to the KFF Employer Health Benefits Survey published in September 2025. CMS estimates national health spending reached $5.7 trillion in 2025. Roughly 25 to 30 cents of every one of those dollars is waste, a range drawn from the 2019 JAMA study by Shrank and colleagues and carried forward against current spending. Researchers have separately quantified $191 billion to $282 billion in savings that interventions already available could recover. The firms advising these plans are asked to prove oversight of that spending, and most are working from a spreadsheet and a renewal deck rather than current technologies.

ONE STANDARD ACROSS THE WHOLE BOOK

A firm running thirty plans has historically assessed them thirty different ways, if at all. MOC-FI Advisory applies one framework to all of them. Each plan receives an MOC Fiduciary Score from

1 to 10, built from 32 indicators across the five principles in the Model Optimal Care framework plus obligations under ERISA and the Consolidated Appropriations Act (CAA). Scores band from Critical through Exemplary, so the whole book compares apples to apples. A firm can rank accounts by exposure, find the ones that need attention before renewal, and walk into each meeting already knowing what the risk landscape looks like.



MOC-FI Graphic Quick Facts

EVERY CLAIM IS REVIEWED, NOT SAMPLED

A traditional claim audit typically only reviews a sample. MOC-FI reads 100 percent of the medical and pharmacy claims on each plan, so nothing is skipped. That matters because the American Medical Association has documented a claims-processing error rate near 20 percent among commercial insurers, and a sample by definition leaves most of those errors unexamined. MOC-FI also reads all the documents that govern the plan, such as the administrative services agreement, the PBM contract, the stop-loss policy, the broker compensation disclosure, the Form 5500, and the gag clause attestation, and it builds the audit logic from that client's own contract language rather than from a fixed rule set. In one sample plan reviewed by MOC-FI, it flagged $5.23 million in savings opportunity, with $1.24 million recoverable immediately.

FINDINGS THE CLIENT CAN PUT IN THE FIDUCIARY FILE

Every finding cites the provision it rests on, so a recommendation arrives with its reason attached and a client can file it directly. The platform records what the firm examined and when, which is the documentation plan sponsors are increasingly asked to produce.

Review runs continuously across each client's claim stream rather than once a year, and ERISA and CAA exposure is flagged as it arises, while there is still time to correct it. The same engine catches plan-specific waste that fixed-rule tools were never built to find, because the logic comes from the plan's own language rather than from a generic template.

MOC-FI also tracks state legislation across all 50 states and shows where ERISA preemption holds and where the self-funded, PBM, and fully insured arrangements in a book are exposed as rules change. Sponsors and advisors can ask questions in plain language and get answers cited to the page in their own contracts.

All of it runs on de-identified data that meets the HIPAA Safe Harbor standard, so a firm gets the findings without exposing a client's protected health information. Multi-factor authentication is enforced on every account without exception.

AVAILABILITY
MOC-FI Advisory is available now at fiduciaryIQ.ai. Every new account starts with a free one-month trial that includes a comprehensive fiduciary report and score and requires no credit card. Firms that resell MOC-FI to their clients work under a partner addendum covering co-branded materials, tracked attribution, and margin. 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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