

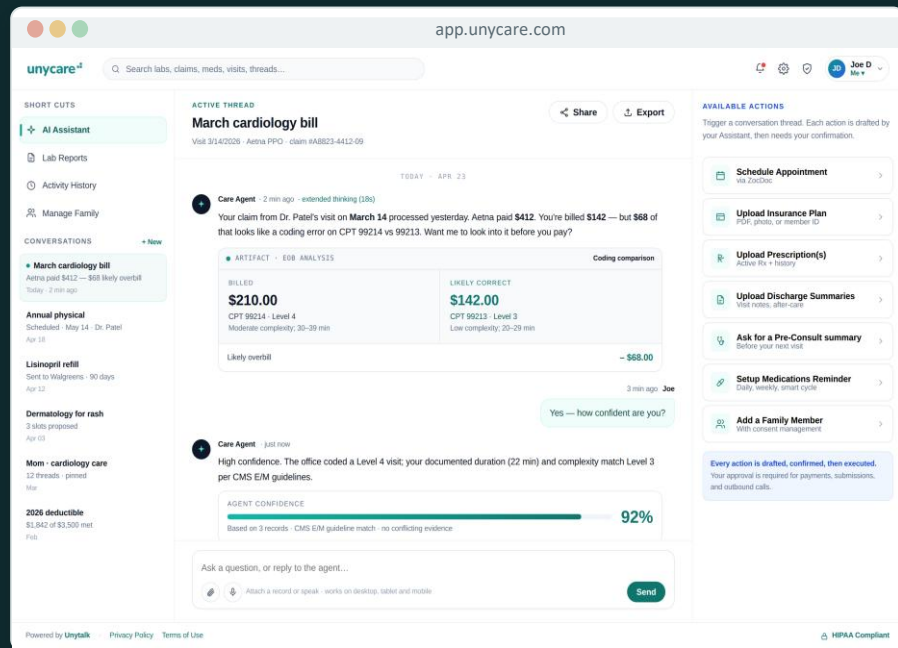


ABOUT UNYCARE · PREPARED FOR MODA HEALTH

The lifetime health relationship layer.

Why Unycare is different from provider apps and clinical AI, and why a member-owned, portable account stays valuable long after a single sponsorship ends.

Product & partnership overview · Sept 2026



Screens shown are from the Unycare interactive prototype (illustrative data).

Most health apps are owned by an institution. Unycare is owned by the person.

That single design decision changes the relationship from episodic portal use to lifetime health continuity.



Provider app

Optimizes one care-delivery relationship. Ends at the edge of that health system.

RELATIONSHIP HORIZON

Episode



Clinical AI

Optimizes an answer, a note, or a workflow in the moment. No ongoing relationship with the member.

RELATIONSHIP HORIZON

Moment



Unycare

Organizes a person's health story across providers, plans, employers, family, and years.

RELATIONSHIP HORIZON

Lifetime

Moda's role: sponsor a powerful member benefit today, without asking the member to abandon it when life, employment, providers, or coverage change.

Health does not reset when a member changes a doctor, employer, or plan.

Records, open questions, family responsibilities, and unfinished tasks persist across every transition.



New plan

Benefits, deductible, in-network context



New provider

Records scattered across portals



Care event

Bills, follow-ups, prior auths



Life change

Caring for a parent or child



Next chapter

New employer, new payer



Unycare is the continuity layer. The member carries one persistent health narrative while each payer and provider adds context, services, and value along the way.

Sponsor for one chapter, stay relevant for the whole story.

The Assistant catches a \$68 billing error before the member pays.

Real prototype screen: a processed claim is explained in plain language, checked against coding guidelines, and turned into a next step.

AI Assistant · March cardiology bill

ACTIVE THREAD

March cardiology bill

Visit 3/14/2026 · Aetna PPO · claim #A8823-4412-09

TODAY · APR 23

Care Agent · 2 min ago · extended thinking (18s)

Your claim from Dr. Patel's visit on **March 14** processed yesterday. Aetna paid **\$412**. You're billed **\$142** — but **\$68** of that looks like a coding error on CPT 99214 vs 99213. Want me to look into it before you pay?

ARTIFACT · EOB ANALYSIS

Coding comparison	
BILLED \$210.00 CPT 99214 · Level 4 Moderate complexity; 30–39 min	LIKELY CORRECT \$142.00 CPT 99213 · Level 3 Low complexity; 20–29 min
Likely overbill — \$68.00	

3 min ago Joe

Yes — how confident are you?

Care Agent · just now

High confidence. The office coded a Level 4 visit; your documented duration (22 min) and complexity match Level 3 per CMS E/M guidelines.

AGENT CONFIDENCE

Based on 3 records · CMS E/M guideline match · no conflicting evidence

92%

1



Plain-language explanation

“Aetna paid \$412. You’re billed \$142, but \$68 looks like a coding error on CPT 99214 vs 99213.” No portal jargon, no PDF hunt.

2



Evidence the member can see

A side-by-side EOB analysis (billed vs. likely correct) shows the reasoning, not just a verdict.

3



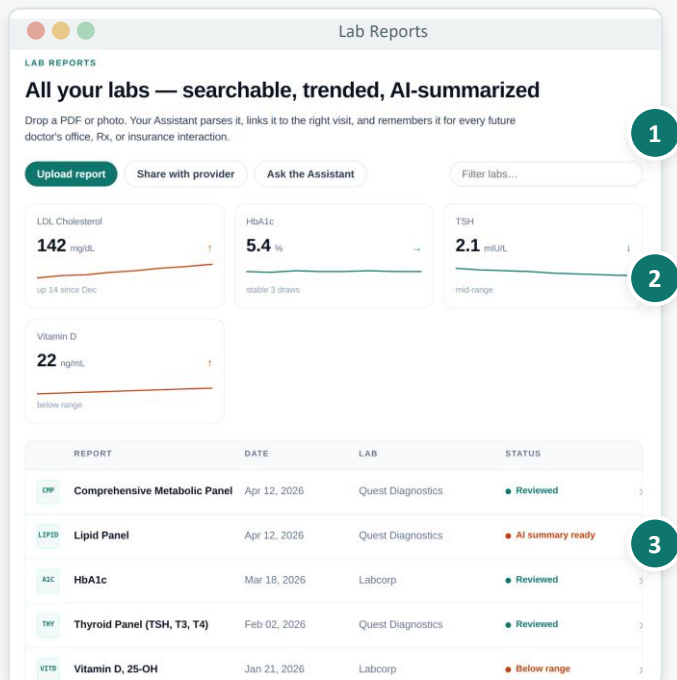
Confidence, then action

92% confidence based on 3 records and CMS E/M guidelines. The Assistant drafts a billing inquiry; the member confirms before anything is sent.

For Moda: fewer “what does this bill mean?” calls, and a member who experiences their plan as understandable. Unycare never makes coverage decisions; it helps members understand and act.

Every lab, from every provider, kept for life.

Labs from Quest, Labcorp, or a photo of a printout are parsed, trended, and remembered for every future visit, refill, or claim.



1



Drop a PDF or a photo

The Assistant parses it, links it to the right visit, and files it. No dependence on any one portal or lab vendor.

2



Trends across providers

LDL, HbA1c, TSH, and Vitamin D trend over time regardless of which lab or clinic produced them.

3



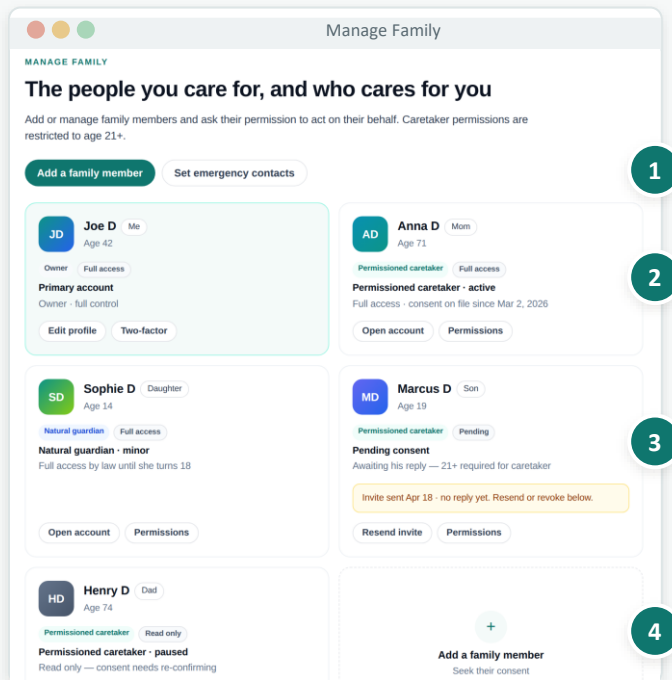
Share out, take access back

Share a panel with any provider, then revoke it. The record follows the member, not the institution.

Stickiness signal: the longer the member uses Unycare, the more complete and irreplaceable their history becomes.

One account for the whole household, with consent boundaries built in.

A 42-year-old member coordinates a 71-year-old mother, a 14-year-old daughter, and a 74-year-old father from one place.



1



Add a family member

A consent request goes to the person; caretaker roles are limited to age 21+.

2



Permissioned caretaker

Mom (71): full access, consent on file since Mar 2, 2026.

3



Natural guardian

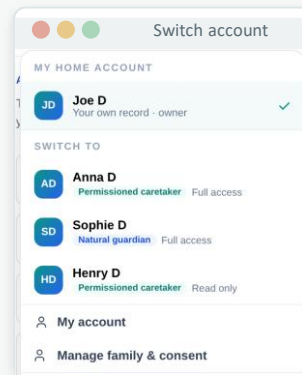
Daughter (14): full access by law until she turns 18, then the account becomes hers.

4



Paused or read-only

Dad (74): read only until consent is re-confirmed. Access is revocable, not permanent.

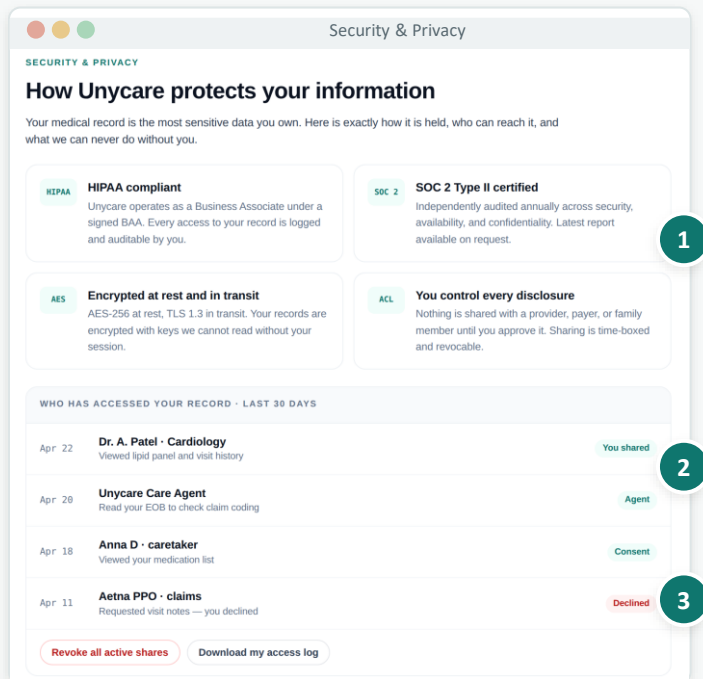


Switch between household records from one login.

Households span plans. A caregiver on Moda can coordinate a parent on Medicare, so the account outlives any single enrollment.

The member controls every disclosure, including to their payer.

Trust is the reason sponsorship works. Moda earns access through member value, never through ownership of the record.



1



Enterprise-grade by default

HIPAA Business Associate, SOC 2 Type II, AES-256 at rest, TLS 1.3 in transit. Every access is logged and auditable by the member.

2



A visible access log

The member sees who viewed what: their cardiologist, the Care Agent, a caretaker, and a payer request.

3



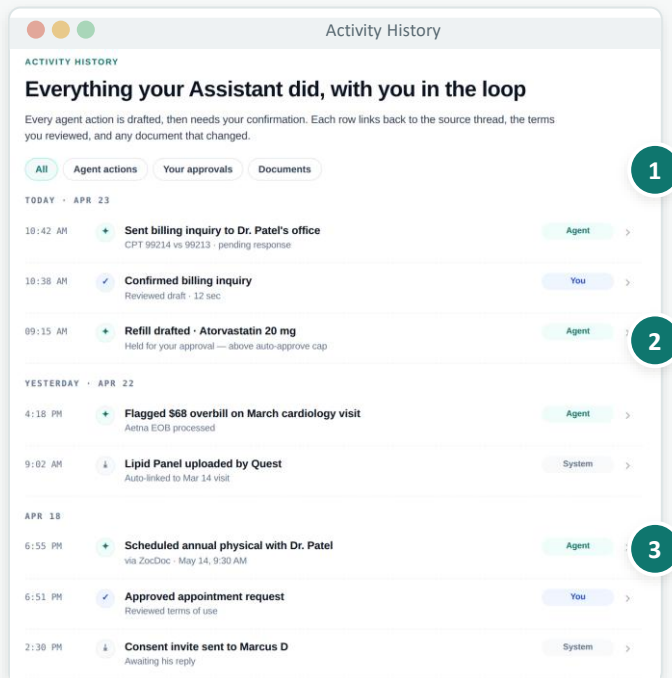
The right to say no

“Aetna PPO requested visit notes: you declined.” Sharing is time-boxed and revocable with one tap.

For Moda: a member who trusts the account will connect more data and act on more outreach, not less.

Drafted, confirmed, executed. The agent does the work; the member decides.

Unlike clinical AI, Unycare navigates and completes administrative work, with the member in the loop on every step.



1



Every action is auditable

Filter by agent actions, your approvals, and documents. Each row links to the source thread.

2



Held for approval

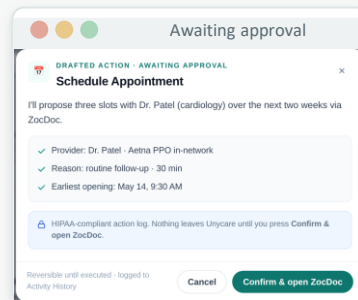
A refill above the auto-approve cap waits for the member. Payments, submissions, and outbound calls always require consent.

3



Then it gets done

Billing inquiry sent, annual physical booked via ZocDoc, consent invite delivered. Completed tasks, not just answers.

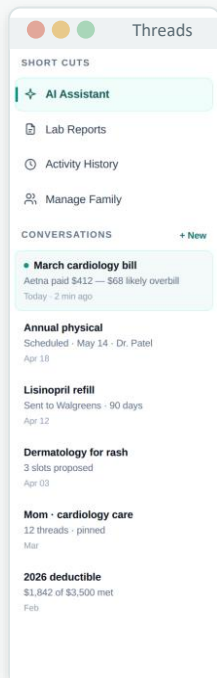


"Nothing leaves Unycare until you press Confirm."

No diagnosis, no triage, no coverage decisions. Unycare optimizes member understanding, navigation, and follow-through.

The account gets more useful because the member's life keeps happening.

Six live threads in one sidebar: a bill, a physical, a refill, a rash, Mom's cardiology care, and this year's deductible.



Health history

Labs, visits, discharge summaries, medications, and the context that connects them.



Care actions

Refills, appointments, billing inquiries, reminders, and pre-visit summaries completed over time.



Coverage intelligence

"\$1,842 of \$3,500 deductible met." Claims and EOBs interpreted against the member's real history.



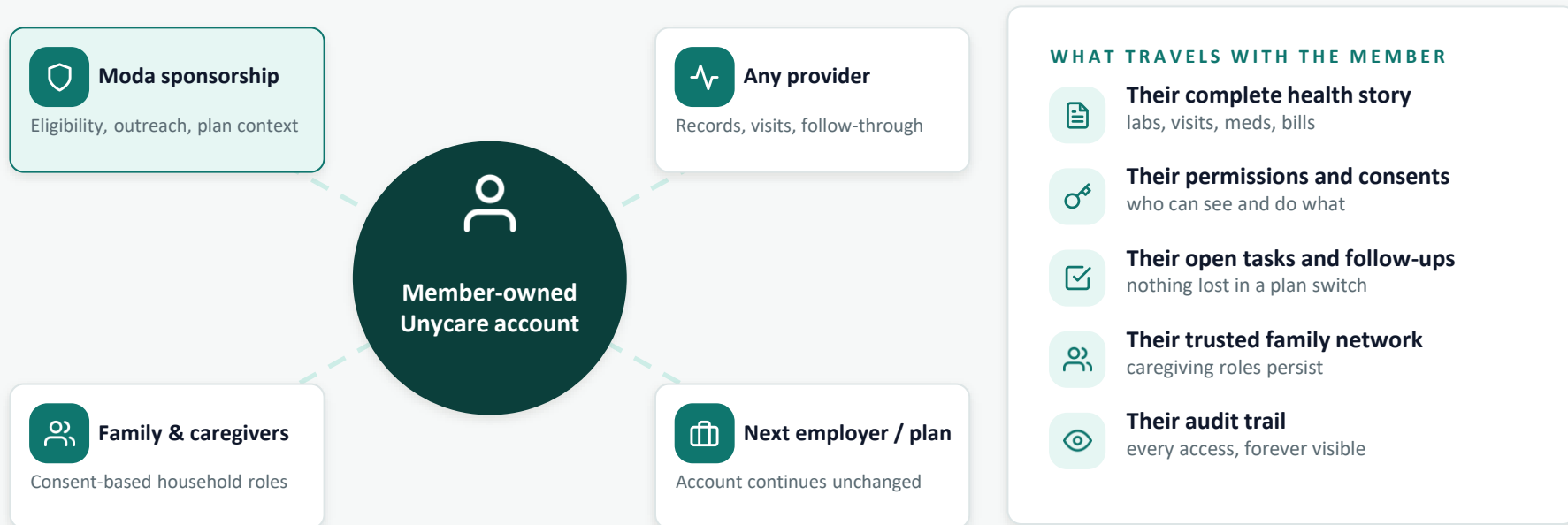
Trusted relationships

Consent-based caregiving for parents and children, with roles that evolve as the family does.

Stickiness is earned by continuity and trust, not by locking a member into a payer portal.

Payer-sponsored does not mean payer-bound.

Moda funds access and adds plan-specific value without becoming the owner of the member's health identity.



What changes when the member leaves Moda: only the sponsor. Everything the member built stays with them.

Three different products, three different owners, three different horizons.

Provider apps and clinical AI are valuable, but their jobs, data boundaries, and relationship duration are fundamentally different.

	Provider app	Clinical AI	Unycare
Serves	A health system's patients	Clinicians or a single query	The person and their household
Owned by	The provider organization	The vendor or health system	The member
Time horizon	An episode of care	A moment of use	A lifetime
Data scope	One system's chart	Whatever is in the prompt	Every provider, plan, lab, and bill
What it does	Messages, results, scheduling	Summaries, documentation, decision support	Explains, navigates, and completes tasks with consent
At a plan or provider change	Member starts over	Nothing to carry forward	Account continues unchanged

Unycare complements provider apps and clinical AI by carrying member context into and between every interaction, rather than competing to replace them.

Sponsorship creates a durable member benefit, not a disposable engagement campaign.

Moda gains differentiated relevance at key moments while the member gains a companion they can keep.



A better first impression

Immediate, practical value at onboarding, renewal, or a care transition, in a product the member actually opens again.



More productive engagement

Members arrive at plan and provider interactions prepared: right documents, clearer questions, fewer repeat calls.



Trust through agency

Sponsorship respects member ownership rather than treating data access as a captive plan feature.



Durable brand association

The member remembers the plan that gave them a useful health companion, not just a card.

The retention thesis: members stay engaged because the account is useful, and Moda is the sponsor that made it possible.

Show the difference in the member experience, then measure what it changes.

A focused 90-day pilot validates activation, sustained use, member confidence, and targeted operational outcomes.

01



Choose the moment

New enrollment, care transition, complex care, caregivers, or high-contact members.



02



Sponsor access

Invite members to a private, Moda-supported Unycare account they own from day one.



03



Demonstrate use

Record understanding, coverage context, reminders, and family coordination in real life.



04



Measure value

Activation, return use, task completion, member effort, and targeted contact reduction.

SUCCESS SIGNALS

- ✓ Registration → connected account
- ✓ 30 / 60 / 90-day return use
- ✓ Completed tasks per active member
- ✓ Member effort and trust scores
- ✓ Repeat-contact reduction



UNYCARE × MODA HEALTH

A health relationship that travels with the member.

Moda can sponsor a meaningful member benefit now: one that helps people understand, navigate, and act across their health journey, while respecting that their health story is bigger than any single payer or provider.

Sponsor the account. Earn the relationship.



Member-owned



Portable for life



Acts with consent