



iTAI™

PREDICT DEMAND. PROTECT PEOPLE. PRESERVE MARGINS.

DISRUPTION: THE YEAR NO ONE SAW COMING

EVERY INDUSTRY TALKS ABOUT DISRUPTION. GOVERNMENT SPONSORED HEALTH PLANS LIVE IT.



VOLUME 1.2, Q4 2025

THE OPEN ENROLLMENT EVERYTHING BROKE

MEDICARE ENROLLMENT SEASON



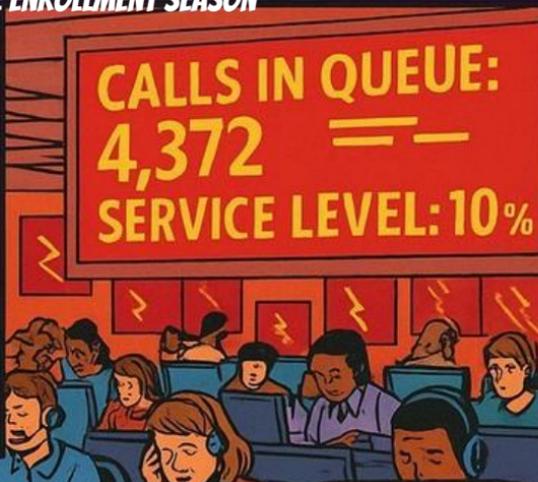
Marcus Reed
Director of Operations
- steady but tired



Lisa Nguyen
Workforce Manager
- brilliant under
pressure



Tom Alvarez
Data Analyst
- detail-obsessed,
always chasing
precision



**HOLD TIMES ARE
OVER TWELVE MINUTES
- WE'RE DROWNING!**

**DIDN'T WE FORECAST
THIS SPIKE?**

**WE DID! BUT
THE MODELS ARE OFF -
THE CALL RATIOS ARE
DOUBLE WHAT WE
EXPECTED!**

**WHAT IS
CALL RATIO?**

**ABC HEALTH PLAN'S
UNEXPECTED EXIT FROM
THE MEDICARE MARKET
LEFT 1 MILLION
MEMBERS WITHOUT
COVERAGE.**

**EVERY YEAR'S
UNPREDICTABLE.
THIS ONE'S WORSE.**

CALLS EXPLODED!

When the system shakes, numbers don't save you — people do.

FORECAST FAILURE

THE MODEL STILL ASSUMES LAST YEAR'S ENROLLMENT CURVE. IT DOESN'T ACCOUNT FOR OUR INCREASED ADVERTISING SPEND AND CHANGE IN MEMBERSHIP BEHAVIOR.

WE ARE REQUIRING MANDATORY OVERTIME FROM OUR STAFF AND STILL CAN'T CATCH UP. WE'RE FLYING BLIND.

HUMAN RESOURCES CAN'T HIRE AND TRAIN MORE RESOURCES FAST ENOUGH. CMS PENALTIES WILL COST MORE THAN EXTRA STAFF AT THIS POINT.

WE'RE BURNING PEOPLE OUT. EVERYONE'S EXHAUSTED.

I CAN'T MODEL CHAOS.

THEN MAYBE WE NEED SOMETHING THAT CAN.

The data wasn't wrong — it was outdated the moment they used it.

THE BREAKING POINT



When everything is unpredictable, leadership becomes survival.

THE SEARCH FOR ANSWERS



**IF WE COULD JUST
SEE WHAT'S COMING, ...**

**THE SIGNALS ARE THERE —
MARKET EXITS, ENROLLMENT,
MARKETING CAMPAIGN TIMING,
MEMBER DEMOGRAPHIC SHIFTS,
BUT WE CAN'T CONNECT THEM
FAST ENOUGH.**

**WE BUILT THIS ENTIRE
OPERATION ON LAGGING
INDICATORS. WE REACT
TO WHAT ALREADY
HAPPENED.**

**THEN WHAT WE NEED
ISN'T MORE DATA.
IT'S ANTICIPATION.**

**ANTICIPATION
DOESN'T EXIST IN A
SPREADSHEET.**

The best teams weren't missing effort — they were missing foresight.

THE REVEAL: ITAV

**IT'S CALLED ITAV.
IT LEARNS WHAT DISRUPTS
YOUR OPERATIONS –
AND PREDICTS IT
BEFORE IT HITS.**

WE KNEW.

**SO THIS TIME...
WE DIDN'T GUESS.**

**AND THAT CHANGED
EVERYTHING.**

Disruption didn't disappear. It just started showing up early.

THE SHIFT

ITAV – PREDICT DEMAND. PROTECT PEOPLE. PRESERVE MARGINS.



FORECAST ACCURACY: 97%
SERVICE LEVEL: 80%
ABANDONMENT: 4%

WE STAFFED UP ADEQUATELY
BEFORE THE SPIKE THIS TIME.
HOW DID WE KNOW?

SOMETHING NEW RUNNING
BEHIND THE SCENES –
IT CAUGHT THE SIGNAL.

PREDICTED THE SURGE
IN THE SOUTHEAST
BEFORE IT HIT.
WE ADJUSTED
SCHEDULES EARLY.

SERVICE LEVELS HELD THROUGH AEP,
WELCOME SEASON AND OEP.
ZERO PENALTIES.

FOR ONCE,
DISRUPTION WORKED
IN OUR FAVOR.

The chaos didn't end. It just became visible.



Available Now!

Let iTAV analyze your membership data to uncover hidden operational cost drivers—before they impact your entire plan year.

Coming Soon - Q2 2026 Target Date

Become an early adopter of our new platform designed to bring clarity, control, and efficiency to government-sponsored health plan operations.



Stephanie Jones

sjones@itavss.com

(954) 295-4172

itavss.com

iTAV has a minimum necessary data policy.