



PREDICT DEMAND. PROTECT PEOPLE. PRESERVE MARGINS.

THE FORECAST TRAP

**HOW BID ROOM ASSUMPTIONS DESTROY WORKFORCE PLANS
BEFORE OPEN ENROLLMENT BEGINS**



VOLUME 2, Q1 2026

FEBRUARY

BID SEASON UNDERWAY.

OUR THREE-YEAR AVERAGE MEMBERSHIP GROWTH IS 15 PERCENT. WE NEED A RETRACTION STRATEGY.

YEAR OVER YEAR OPERATING MARGINS HAVE DECLINED BY 50 PERCENT.

WE BELIEVE MORE PLANS WILL BE EXITING THE MARKET, BUT WE WON'T KNOW FOR SURE UNTIL 4 WEEKS BEFORE OPEN ENROLLMENT STARTS.

BENEFITS IN TWO REGIONS ARE DRIVING HIGHER THAN EXPECTED CLAIMS.

THIS IS WHERE NEXT YEAR IS BUILT.

IN THE BID ROOM IS WHERE OPERATIONAL STRAIN BEGINS.

CALLS IN QUEUE:
3,014

GRIEVANCES
UP 34%

MARCH

INSIDE THE BID ROOM.

WITH PLANNED MEMBERSHIP REDUCTIONS,
WE SHOULD BE SAFE IF WE LEAVE
CALL RATIOS CONSISTENT WITH THE PRIOR YEAR.

THEN STAFFING SCALES
PROPORTIONALLY.

NO ONE QUESTIONS THE ASSUMPTION.

CUT TO OPERATIONS FLOOR.

ENGAGEMENT PATTERNS
HAVE BEEN VOLATILE AND CALLS
PER MEMBER ARE RISING.

HIRING LEAD TIME
IS SIXTEEN WEEKS.

ARE THESE SHIFTS
MODELED IN THE BID?

I DON'T KNOW. I'M NOT
IN THE BID MEETINGS.

**MEMBERSHIP IS BLINDLY FORECASTED. WORKFORCE DEMAND
IS GUESSED OR ESTIMATED AT BEST.**

MAY

THE ROOM IS RELIEVED.

BID COMPLETE.

SUBMISSION FINALIZED.

ASSUMPTIONS LOCKED IN.



EARLY JUNE - THE HANDOFF

OPERATIONS MEETING.



WHAT "STAFF TO THIS" REALLY MEANS

WAR ROOM.

TO MEET THIS FORECAST, WE START HIRING NEXT MONTH.

THE MODEL ASSUMES STABLE ENGAGEMENT.

WHAT IF THE ENROLLMENT FORECAST IS WRONG AND WE OUTPERFORM THE PROJECTIONS?

THEN WE'RE SHORT HUNDREDS OF AGENTS.

OR WE OVERHIRE AND BURN MARGIN.

WITHOUT FORWARD VISIBILITY, LEADERS ARE LEFT GUESSING. NO TWO YEARS ARE THE SAME.

WE'RE BETTING WORKFORCE DOLLARS ON LAST YEAR'S BEHAVIOR.

2027 Forecast

OCTOBER

AEP.

WE CAN'T KEEP UP!

**Call Volume +200%
vs forecast**

Overtime climbing

Service Levels falling

WE'RE SHORT 110 AGENTS.

**WHAT HAPPENED
TO THE FORECAST?**

**THE FORECAST ASSUMED
ENROLLMENT WOULD BE DOWN
AND CALL RATIOS WOULDN'T
CHANGE.**

**SUSAN, WHY ARE WE MISSING SERVICE LEVELS?
THIS IS ALL YOUR FAULT.**

**THE FAILURE HAPPENED IN THE BID ROOM
IN FEBRUARY.**

**BY THE TIME THE SPIKE APPEARS IN METRICS,
MARGIN DAMAGE IS ALREADY LOCKED IN.**

REWIND - THE SCENE REWINDS TO FEBRUARY. SAME BID ROOM.

SUSAN?

IF YOU WANT ME TO STAFF TO THIS IN JUNE, INCLUDE WORKFORCE MODELING NOW.

- Demographics
- Plan Type
- New Member Mix
- Income Level
- Historical Call Propensity by Member Segments
- Impact of market exits on enrollment and member mix

WE MODELED ENROLLMENT.

MODEL ENGAGEMENT.

DIFFERENT MEMBERS ENGAGE DIFFERENTLY.

- Call Drivers
- Grievances
- Billing Changes
- Regulatory Shifts

THESE DRIVE VOLUME. NOT ENROLLMENT ALONE.

A DIFFERENT BID CONVERSATION.

THIS SEGMENT HAS ABOVE AVERAGE CALL PROPENSITY.



AND THIS CLUSTER SPIKES DURING PREMIUM CHANGES.

SO PROJECTED DEMAND IN Q4 IS ACTUALLY EIGHTEEN PERCENT HIGHER.

THAT CHANGES STAFFING COST ASSUMPTIONS.

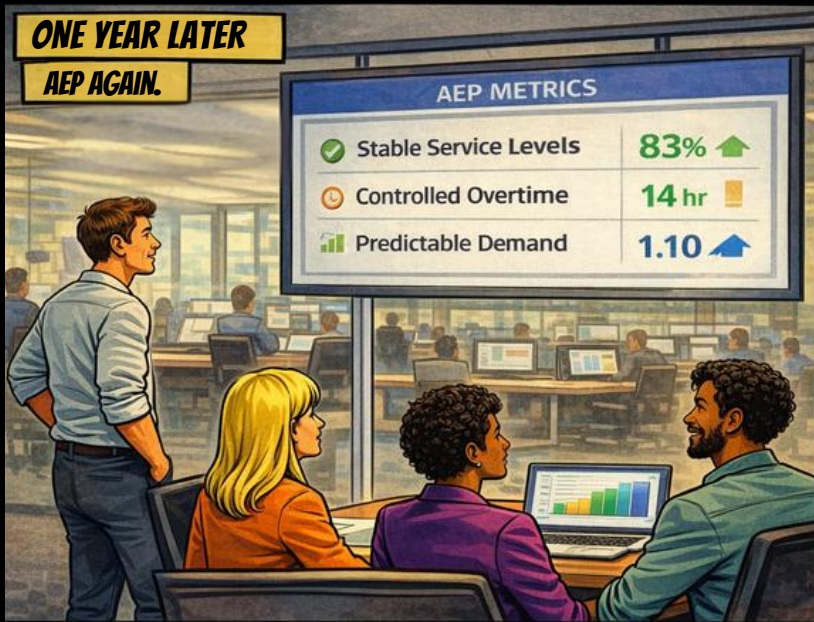
NOW WE HIRE WITH CONFIDENCE. NOT PANIC.



BID SEASON NOW INCLUDES WORKFORCE PLANNING.

ONE YEAR LATER

AEP AGAIN.



WHAT CHANGED?

**WE STOPPED
ASSUMING ENROLLMENT
EQUALS DEMAND.**

**WE FORECAST WORKFORCE
IMPACT BEFORE SUBMISSION**

**WE MODELED ENGAGEMENT
DRIVERS DURING BID SEASON.**

ANTICIPATION COSTS LESS THAN REACTION.





BID SEASON IS HAPPENING NOW.

*IF WORKFORCE DEMAND IS NOT MODELED BETWEEN FEBRUARY
AND MAY, YOU ARE BUILDING OCTOBER RISK INTO YOUR PLAN.*

THIS SEASON, STEP BACK.

ANALYZE MEMBER ENGAGEMENT DRIVERS.

UNDERSTAND CALL PROPENSITY BY SEGMENT.

QUANTIFY OPERATIONAL IMPACT BEFORE SUBMISSION.

**A LIMITED NUMBER OF HEALTH PLANS WILL PARTICIPATE IN A WORKFORCE
FORECASTING BETA DURING THIS BID CYCLE.**

STOP REACTING IN OCTOBER. STOP SAYING "STAFF TO THIS."

PREDICT DEMAND. PROTECT PEOPLE. PRESERVE MARGINS.

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

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