

DISRUPTION: THE YEAR NO ONE SAW COMING

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

AL

DECLINING
MARGINS

MEMBER
DEMOGRAPHIC
SHIFTS

VOLUME 1, Q4 2025

THE WEEK EVERYTHING BROKE

MEDICARE ENROLLMENT SEASON



Marcus Reed

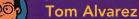
Director of Operations - steady but tired



Lisa Nguyen

Workforce Manager

 brilliant under pressure



Data Analyst

 detail-obsessed, always chasing precision

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

CALLS IN QUEUE: 4,372 ——
SERVICE LEVEL: 10%

DIDN'T WE FORECAST THIS SPIKE? WE DID! BUT
THE MODELS ARE OFF THE CALL RATIOS ARE
DOUBLE WHAT WE
EXPECTED!



UNEXPECTED EXIT FROM THE MEDICARE MARKET LEFT 1 MILLION MEMBERS WITHOUT COVERAGE.

ABC HEALTH PLAN

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 **HUMAN RESOURCES CAN'T HIRE** AND TRAIN MORE RESOURCES **MANDATORY OVERTIME** FAST ENOUGH, CMS PENALTIES FROM OUR STAFF AND **WILL COST MORE THAN** STILL CAN'T CATCH UP. **EXTRA STAFF** WE'RE FLYING BLIND. 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The data wasn't wrong — it was outdated the moment they used it.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 SEARCH FOR ANSWERS



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



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





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.



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