

THE LIFE OF THE MISSED FORECAST

HOW ONE LOCKED FORECAST BECAME AN ENTERPRISE-WIDE CRISIS.



JUNE. THE HANDOFF.



**THE SAME THREE WORDS. THE SAME FATAL ASSUMPTION.
THE FORECAST DIDN'T STAY IN ONE ROOM. IT TRAVELED EVERYWHERE.**

JULY-SEPTEMBER. THE HIRING MACHINE.

16-WEEK HIRING PLAN

RECRUIT → TRAIN

500 SEATS

THERE IS ZERO MARGIN FOR ERROR.

WE HAVE 16 WEEKS TOTAL. 4-8 WEEKS TO RECRUIT. 8 TO TRAIN.



WEEK 1-6
RECRUITING PIPELINE
ACTIVATED



WEEK 7-10
OFFERS EXTENDED
CLASSES FORMING



WEEK 11-14
TRAINING UNDERWAY
SYSTEMS ACCESS GRANTED

WE ARE READY.

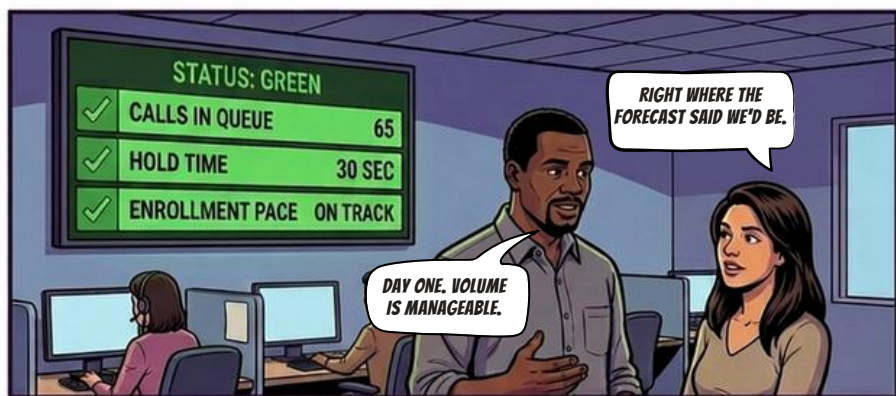
BY SEPT 15TH, SEATS AT 100% CAPACITY.

100% CAPACITY



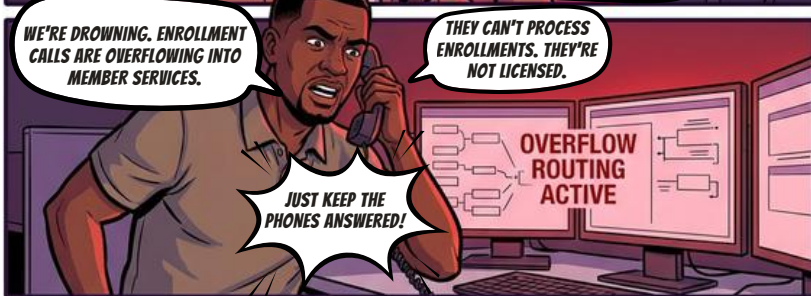
500 PEOPLE HIRED. TRAINED. SEATED. READY.
ALL CALIBRATED TO THE WRONG NUMBER.

OCTOBER 15. DAY ONE OF AEP.



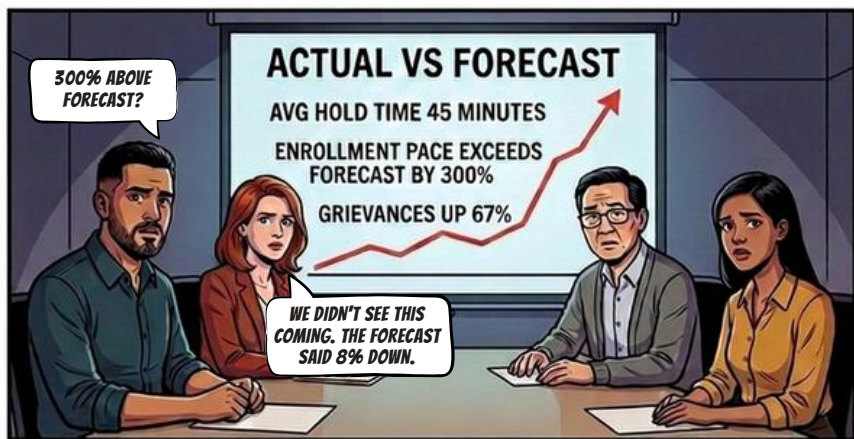
OCTOBER 15. EVERYTHING LOOKS FINE.
OCTOBER 20. THE FIRST TREMOR.

OCTOBER 25. THE SPIKE BECOMES A SURGE.



**ENROLLMENT DOES NOT EQUAL CALL VOLUME.
MEMBER SERVICES LEARNED THAT THE HARD WAY.**

NOVEMBER 1. THE NUMBERS DON'T LIE.



**BY THE TIME THE SPIKE APPEARS IN METRICS,
THE WINDOW TO RESPOND HAS ALREADY CLOSED.**

THE FORECAST DIDN'T STAY IN ONE BUILDING.



**EVERY PARTNER RECEIVED THE SAME WRONG NUMBER.
EVERY PARTNER BUILT THEIR PLAN TO IT.**

NOVEMBER. EMERGENCY VENDOR CALLS.



**FOUR MONTHS OF PEAK VOLUME. ONE YEAR OF RENT.
A \$2 MILLION DECISION BORN FROM A FEBRUARY BID ROOM ASSUMPTION.**

DECEMBER 1. TOO LATE FOR EVERYONE.

INBOX — DECEMBER 1

	PBM	Formulary guides printed for lower membership volume — Excess Cost: \$340K
	ID CARD VENDOR	Capacity exceeded — Card delivery delay 3-4 weeks
	OTC VENDOR	Product ordered for 85,000 members — Actual need: 255,000
	CALL CENTER BPO VENDOR	Staff redeployed to other clients — Unavailable until February

WHEN DID WE KNOW THIS?

A SMALL REGIONAL PLAN EXITED THE MARKET ENTIRELY. SUDDENLY, 50,000 MEMBERS IN ONE OF OUR MARKETS WERE SHOPPING FOR COVERAGE AND CAME TO US.

ABC HEALTH PLAN ELIMINATED 50% OF THEIR PLAN DESIGNS AND CUT BENEFITS IN THE REST. MEMBERS HAD NOWHERE TO GO.

THE DATA WAS AVAILABLE IN LATE SEPTEMBER.

IT'S DECEMBER 1ST. WHAT EXACTLY WOULD YOU LIKE US TO DO WITH IT NOW?

THE REVISED FORECAST IS READY.

300% OVER FORECAST

300%

**WHEN THE RIGHT FORECAST FINALLY ARRIVED,
THERE WAS NO RUNWAY LEFT TO USE IT.**

THE COST OF ONE MISSED FORECAST.

BPO PREMIUM LABOR COST

500 AGENTS x 3 MONTHS x 35% PREMIUM RATE

~\$1.8M

TEMPORARY OFFICE SPACE

ONE-YEAR LEASE REQUIRED FOR
4 MONTHS OF PEAK VOLUME

\$2.0M

EXCESS PRINT AND OTC PRODUCT COSTS

PBM GUIDES + OTC PRODUCT + ID CARDS

\$600K-\$900K

SERVICE LEVEL FAILURES

HOLD TIMES 300% OF TARGET / GRIEVANCES
+67% / EMPLOYEE ATTRITION +45%

TBD

MEMBER EXPERIENCE DAMAGE

ID CARD DELAYS, OTC SHORTFALLS, ENROLLMENT
ERRORS, CTM AND STARS EXPOSURE, TRUST EROSION

UNQUANTIFIED

**NONE OF THESE WERE BUDGET LINE ITEMS IN FEBRUARY.
ALL OF THEM WERE PREDICTABLE.**

REWIND – JUNE. SAME BID ROOM.



WHAT THE BID ROOM MISSED

- MARKET AND COMPETITOR SHIFTS
- DISPLACED MEMBERSHIP MOVEMENT
- MEMBER ENGAGEMENT DRIVERS
- CONTACT PROPENSITY SIGNALS
- REGULATORY AND BENEFIT CHANGES

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IF YOU WANT ACCURATE STAFFING, YOU NEED AN ACCURATE DEMAND MODEL. THESE DRIVE ACTUAL CONTACT VOLUME.



**THE DATA WAS AVAILABLE.
THE QUESTION IS WHETHER ANYONE WAS ASKED TO MODEL IT.**



THE LIFE OF A MISSED FORECAST DOESN'T END IN OCTOBER.

It echoes through March, through your BPO contracts, your OTC vendor's warehouse, your members' mailboxes, and their trust.

***EVERY PARTNER YOU HAVE WAS PLANNING
TO THE WRONG NUMBER.***

SMARTINSIGHTS

AVAILABLE NOW

● LIVE

SMARTFORECAST

PLANNED
Q4 2026 / Q1 2027

SMARTASSIST

PLANNED 2027

***DON'T GO INTO THE 2027 PLAN YEAR
USING THE SAME APPROACH.***

EARLY ADOPTERS BEING ACCEPTED NOW.

PREDICT DEMAND. PROTECT PEOPLE. PRESERVE MARGINS.

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