

Evidium Equips Captive Managers with Clinical and Financial Intelligence to Strengthen Risk Selection, Structuring and Performance

Clinically grounded predictions that improve risk selection precision and risk visibility directly impact how captives structure layers, allocate risk and sustain long-term performance.

The Problem

Captive managers are tasked with navigating increasingly complex and opaque healthcare risk including:

- High-cost members across oncology, transplant, rare disease and chronic conditions that are difficult to identify before costs emerge
- Limited visibility into disease progression that creates uncertainty in structuring layers and stop-loss attachments
- Annual planning cycles that are misaligned with the long-term trajectory of complex conditions
- Fragmented data across captive participants, TPAs, stop-loss carriers and care management that delays insight and action
- Actuarial projections often rely on historical claims rather than forward-looking clinical reality

How Evidium is Different

Most analytics tools rely on retrospective claims analysis or broad risk scoring. Evidium models each member's clinical journey at the individual level, mapping disease progression to expected care pathways and future cost.

Every insight is transparent, explainable and grounded in real clinical evidence, enabling captive managers to understand not just what happened, but what is likely to happen next.

How We Solve It

Evidium provides a continuous, member-level view of clinical risk and financial exposure across the captive population, with clear visibility into how individual members impact overall pool performance. This enables:

- Earlier identification of emerging high-cost risk before it impacts the captive
- More precise structuring of layers and stop-loss attachment points
- Improved alignment between clinical reality and actuarial projections at both the member and pool level
- Greater confidence in risk selection and captive cohort-level decision-making



By connecting each member's condition, care pathway and projected cost, Evidium gives captive managers and their advisors the clarity needed to act proactively to protect and improve captive performance, rather than reacting after costs materialize.

OUR PROCESS

- 1 Gather and encode trusted medical evidence from claims, EHR, lab, Rx and clinical guidelines
- 2 Model each member's disease state, care journey and projected financial impact
- 3 Surface clear, traceable insights: what's happening, what comes next, what it means financially
- 4 Enable earlier, more informed decisions across risk selection, structuring and ongoing captive risk management.



Strengthen Captive Performance with Clinical Precision

With Evidium, captive managers can protect the captive pool by:

- **Improve** risk selection precision with member-level clinical insight
- **Structure** risk layers with a clearer view of future cost exposure
- **Identify** opportunities for earlier action across care management and TPA partners before costs accelerate
- **Enhance** actuarial forecasts with forward-looking clinical modeling
- **Align** stakeholders with transparent, shared understanding of individual and pool-level risk
- **Strengthen** fiduciary decision-making with defensible, evidence-based insight into current and future risk

