

Evidium Empowers Stop-Loss Carriers with Clinical and Financial Intelligence to Improve Risk Stratification, Underwriting Precision and Healthcare Risk Management



The Problem

Stop-loss carriers are navigating an increasingly complex risk environment driven by rising healthcare costs, growing claim severity and the increasing prevalence of high-cost conditions. Annual underwriting cycles still rely heavily on retrospective claims data, leaving limited visibility into disease progression and future financial exposure before catastrophic claims emerge. Fragmented clinical, claims and utilization data make it difficult to identify emerging risk early enough to act.



What Stop-Loss Carriers Gain

By leveraging predictive disease state, care and cost modelling, Evidium provides a clearer understanding of future clinical and financial risk before costs escalate. Evidium's clinically grounded intelligence:

- **Improves** risk stratification through member-level clinical insight.
- **Supports** greater precision in stop-loss rating and underwriting decisions.
- **Provides** visibility into disease progression, expected care pathways and projected financial impact.
- **Enables** earlier identification of emerging high-cost risk before costs materialize.
- **Delivers** transparent, explainable insights that strengthen underwriting confidence and decision-making.
- **Helps** stakeholders understand what is happening, what comes next and what it means financially.



Competitive Advantages

Evidium helps stop-loss carriers move beyond retrospective analysis and toward forward-looking healthcare risk management.

- **Applies** trusted medical evidence to improve understanding of future clinical and financial exposure.
- **Connects** condition, care pathway and projected cost to provide a more complete view of risk.
- **Supports** more informed underwriting decisions with transparent, explainable and defensible insights.
- **Improves** visibility into the drivers of catastrophic and high-cost claims.
- **Enables** a more proactive approach to healthcare risk management by anticipating and calculating risk before it appears.



HOW EVIDIUM IS DIFFERENT

Most analytics tools rely on retrospective claims analysis or broad risk scores that explain what happened but provide limited insight into what is likely to happen next. Evidium applies trusted medical evidence to model each member's condition, expected care pathway and projected financial impact at the individual level, with insights that are transparent, explainable and defensible.

