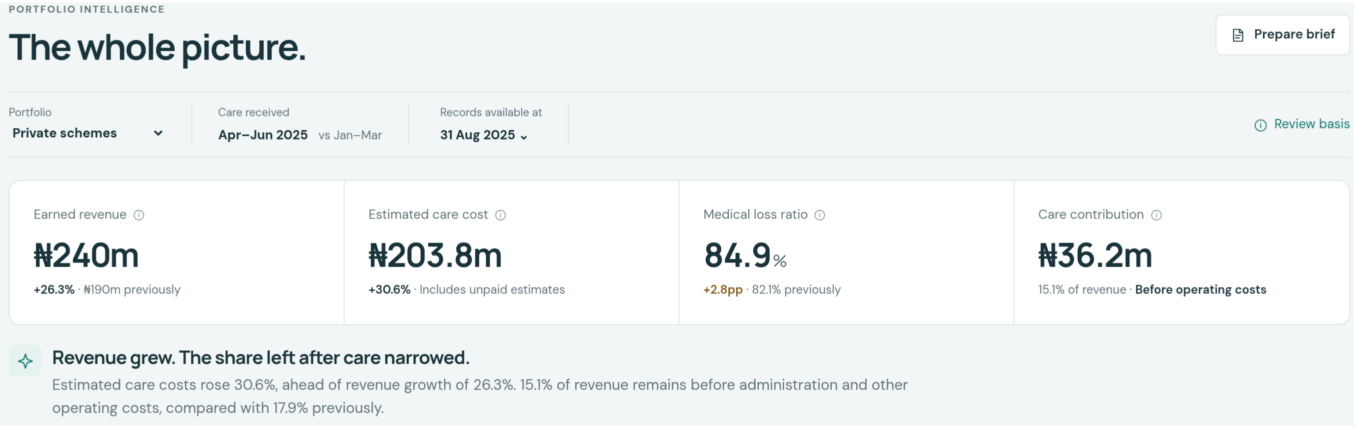
MANAGEMENT INTELLIGENCE FOR HEALTHCARE

Understand your HMO’s financial position.
See what needs attention.

Stratum is developing management intelligence to help HMO leaders understand plan economics, cost pressure and the evidence behind changes.

THE FINANCIAL POSITION, WITH THE BASIS IN VIEW

Synthetic and illustrative



Read revenue, estimated care cost, medical loss ratio and care contribution together. Contribution is shown before administration and other operating costs.

A connected view of HMO performance

Plan economics

See how revenue, care costs and contribution vary across plans and benefit packages.

Membership and use

Examine whether changing enrolment or patterns of service use help explain movement.

Cost movement

Explore where pressure sits and distinguish the care period from when records arrive.

Providers and services

Inspect provider and service patterns with the evidence and comparison limits in view.

WHY THE COMPARISON MATTERS

More paid claims can mean a different settlement position.

In this prepared synthetic example, both views cover care received in April–June 2025. Only the date through which records are available changes.

Same care period: Apr–Jun 2025	31 Jul 2025	31 Aug 2025
Paid fee-for-service claims	158m	166m
Outstanding reported claims	13m	10m
Estimated unreported claims	13m	8m
Accrued capitation	19.8m	19.8m
Estimated incurred care cost	**203.8m**	**203.8m**

Record cutoffs shown above; amounts in Nigerian naira. Synthetic and illustrative.

What management can conclude

Paid claims rose by 8 million naira, while outstanding and unreported estimates fell by the same total. Estimated care cost stayed at 203.8 million naira. The higher paid amount alone does not demonstrate higher care cost for this period.

A workspace for recurring management review

The intended implementation brings updated records, earlier findings, unresolved verification and the management brief into one recurring review. Teams can revisit what changed, retain context and see which explanations remain supported as evidence develops.

CURRENT POSITION

Demonstrated: synthetic HMO financial views, supported and limited investigations, verification and brief examples. **In development:** implementation with organisational records and a persistent shared workspace. Pharmacy work is in discovery; other healthcare applications are exploratory.

Request a 30-minute walkthrough

Discuss your management concerns, the relevant proof points and fit with existing records. No dataset is needed for the first conversation.