

# BLUE RAVEN ACTUARIAL

January 5, 2026

## Driving Innovation in Actuarial Consulting: Blue Raven's Latest Platform Enhancements

As we step into 2026, we want to thank you for making 2025 a year of transformation. Your feedback and partnership have been instrumental in shaping our roadmap. At Blue Raven, our mission is clear: empower consultants and plan sponsors with tools that deliver precision, efficiency, and actionable insights.

We're excited to announce a series of enhancements to the Blue Raven platform that reflect this commitment. These updates are designed to streamline workflows, improve data integrity, and expand the analytical capabilities available to our users.

---

### Fully Insured Plan Tracking

Historically, fully insured plans have been challenging to analyze due to limited visibility into financial performance. Our new **Fully Insured Plan Tracking** feature changes that:

- **Dedicated Data Structures:** Specialized forms and inputs tailored for fully insured plans ensure accurate modeling.
- **Renewal Impact Dashboards:** Visualize how claims experience and premium trends influence renewal outcomes.
- **Migration Support:** If you previously entered fully insured data as self-funded, our team will assist with seamless migration to the new environment.

This enhancement allows consultants to include fully insured clients in their plan performance routines without workarounds, closing a critical gap in holistic book-of-business management.

---

### Flexible Self-Funded Data Views

Not all clients require granular plan-level analysis. To address this, we've introduced **dual tracking modes** for self-funded claim data:

- **Plan-Level Detail:** Maintain precision for large, complex clients.
- **Aggregate View:** Track claims in total for smaller groups or sponsors with rolled-up reporting.

Enrollment data by plan and tier remains a requirement for self-funded plans, ensuring actuarial rigor while offering flexibility for diverse client needs.

---

### High-Cost Claimant Enhancements

Managing high-cost claimants is central to renewal strategy. Our expanded tracking utility now includes:

- **Primary Diagnosis & Relationship Fields** for deeper clinical context.
- **Laser Amount Inputs** to model stop-loss underwriting accurately.
- **Renewal Inclusion Flags** for more precise actuarial projections.

These additions enable consultants to produce more robust reporting and negotiate renewals with confidence. Future iterations will incorporate additional fields based on user feedback, reinforcing our commitment to continuous improvement.

---

### Two-Factor Authentication (2FA)

Security is non-negotiable. We've introduced optional **Two-Factor Authentication**—available now and mandatory starting **March 1, 2026**.

- Enable via your Profile page using Microsoft or Google Authenticator.
- Protect sensitive client data with an extra layer of security.

This proactive measure aligns with industry best practices and ensures compliance with evolving cybersecurity standards.

---

### Essentials Form Updates

Our **Essentials Form**, a cornerstone for self-funding feasibility analysis, has been upgraded:

- **Dual-Year Fee Modeling:** Specify ASO and stop-loss fees for both current and renewal periods.
- **Prescription Drug Rebates:** Factor rebates into feasibility models as explicit assumptions, eliminating the need for manual workarounds.
- **Accessibility Enhancements:** A high-contrast color scheme improves usability for visually impaired users.

These refinements strengthen the actuarial integrity of your models while improving user experience.

---

### **Why These Updates Matter**

Every enhancement reflects our core philosophy: **actuarial precision meets operational efficiency**. By expanding functionality and improving usability, we help consultants:

- Grow books of business through data-driven strategies.
- Boost retention with proactive renewal planning.
- Reclaim time for high-value client engagement.

Explore these features today and see how Blue Raven can elevate your consulting practice.

Yours,  
The Blue Raven Team