

PEPCUS • LET'S BUILD TOGETHER

AI Transformation for TPAs

Where the work piles up — and the five agents that take it off your team · October 2026

~100 ENGINEERS, SENIOR- LED PODS	3 STAGES, EARNED IN ORDER	5 AGENTS, NAMED WORKFLOWS	\$7,500 TWO-WEEK WORKFLOW SPRINT
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WHO WE ARE

Pepcus Software Services is a ~100-engineer product-engineering firm — Austin headquarters, delivery centres in Indore (India) and Sofia (Bulgaria) — that builds and runs software in the benefits and healthcare world: TPA claims and benefits administration (a national TPA and its benefits-technology sister company), HR compliance (Mineral, now Mitrtech), benefits enrollment (Ease), healthcare communications (ClarusCare). Senior-led pods, one US MSA, professional-liability coverage, HIPAA-governed delivery as a daily condition.

The founder's edge: Sudha Kaki was CTO of a national TPA and of its benefits-technology sister company — and before that, CTO of Mineral and of Ease. Twenty-plus years and five PE/M&A exits. He has run the claims platform, worked an enrollment season from the inside, and argued a systems budget in front of a board. You talk to someone who has carried your Jan 1.

Our operating line: AI isn't the goal. Business impact is.

WHO THIS SERVES

Independent and mid-market TPAs, roughly 15,000–60,000 covered lives — large enough that manual operations visibly cap growth, small enough that no internal IT organisation is coming to the rescue. Ownership shapes the first sentence: family-owned firms buy retention, independents buy revenue growth, PE-owned platforms buy EBITDA.

HOW WE ENGAGE — THREE STAGES, EARNED IN ORDER

Security isn't the barrier to AI adoption — it's the staircase. Everything runs in your environment, humans approve every decision, every action is logged.

STAGE	WHAT IT DELIVERS
1 • Information Enrichment	AI improves the work you already do — safely. For most TPAs the first job is remediation: staff are already using public AI tools with member data. A written safe-use policy plus governed tools. Fast, low-cost, urgent.
2 • Information Signals	AI reads your own data — ticketing, call centre, CRM, claims extracts — and surfaces what nobody had time to see. Renewal risk, service patterns, plan performance trends, evidence that never reaches the sales conversation.
3 • Agentic Execution	Agents complete real units of work — RFP drafts, stewardship reports, filings — with a human approving every output. Highest value, earned by the controls built in stages one and two.

THE FIRST FIVE AGENTS

The concrete answer to “what would Pepcus actually build?” Each agent attacks a named workflow and is priced in your own PEPM language. These are accelerators — adapted to how your shop runs, not shrink-wrapped product.

AGENT	THE PAIN → WHAT IT DOES → THE IMPACT
1 • QBR / Stewardship Agent	TPAs lose ~15% of clients a year; one stewardship review takes 20–30 analyst hours; a 100-client book burns an estimated \$150–500K/yr assembling reports by hand. The agent drafts the plan-performance review from live accounting, stop-loss and claims

	data; the account manager reviews, edits, presents. Prep in about an hour instead of days — one saved 1,000-employee client (~\$300K/yr at \$25 PEPM) funds the program.
2 • RFP Response Agent	Industry questionnaires run 300+ questions; the same answers get rewritten by hand for every deal, in every format, on the broker's clock. The agent maintains your living answer library, ingests a new RFP, matches prior answers, drafts responses, and flags gaps for a human decision. More RFPs answered with the same team — growth stops being throttled by the questionnaire grind.
3 • Sales Evidence Agent	Proposals and finalist meetings run on anecdotes because size-matched, referenceable success stories are trapped across disconnected systems. The agent assembles accurate, segment-sized proof — “a 500-life group like you, and its 24-month plan performance” — from real plan data, reviewed before use. A win-rate lever: proposals with real meat, in the buyer's own size bracket.
4 • Stop-Loss Filing & Tracking Agent	Every carrier wants a different filing format; claims get converted and re-keyed by hand; filings age untracked — and filing delays delay reimbursement dollars. The agent prepares carrier-specific filings from claims data and tracks every submission to reimbursement, flagging stalls and aging items. Recovered dollars and shorter reimbursement cycles — direct EBITDA language for PE-owned platforms.
5 • Renewal-Risk Signal Agent	Warning signs live scattered in ticketing, call centre, and claims systems; nobody sees the pattern until the broker shops the account. The agent reads your operational data, scores accounts for renewal risk, and surfaces the signal with the evidence behind it. At-risk accounts surfaced a quarter early, while there is still time to act.

Accelerator designs and their implementations are Pepcus working IP.

HOW AN ENGAGEMENT STARTS

- ▶ **A free 30-minute fit conversation.** Is there a real problem here worth solving?
- ▶ **The Workflow Sprint — \$7,500 fixed.** Pick the one workflow that costs your team the most hours. Two weeks. At the end you have something running on your own data, and a clear read on whether it is worth going further. If it is not, we stop there and you have lost two weeks instead of a quarter.
- ▶ **The AI Transformation Diagnostic — \$25K fixed, 100% creditable against a build within 90 days.** For when the question is bigger than one workflow. Ten days of senior-led effort sequenced to availability: the opportunity map across the three stages, build-vs-buy calls, a 0–90 day roadmap, the ROI case in your own PEPM numbers, and a risk/governance read.
- ▶ **Scoped builds.** Fixed-scope accelerator implementations (the five agents above), or a senior pod on a monthly rhythm where there is a running backlog.

WHY THIS IS DIFFERENT

Most of what reaches a TPA is a point solution looking for a home: another product, another login, another implementation, another adoption problem. We start from the opposite end — your workflow as it actually runs, the friction where analyst hours disappear, and the smallest useful thing that removes it. Some of that is software we build for you. Some of it is telling you to buy something off the shelf instead. The judgment is the service.

Engagement: Free fit conversation • \$7,500 Workflow Sprint • \$25K Diagnostic, 100% creditable • Everything in your environment, every output human-approved

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