

Engineering Accuracy:

How agilon health Built a Precision-Grade Financial Data Pipeline with Ursa Health

Overview

agilon health partners with physician groups nationwide to enable value-based primary care for seniors. Their model blends technology, people, and trusted physician relationships to improve outcomes across Medicare Advantage and CMS ACO Program populations. As a publicly traded organization responsible for more than 600,000 senior patients across more than thirty payor contracts, agilon requires fast, accurate, and transparent financial and clinical information to operate with confidence.

At the same time, the data foundation required to do this work at scale is extraordinarily complex. Each payor sends different formats, logic, and update patterns. agilon must transform, standardize, reconcile, and audit all this information each month to support financial reporting, risk adjustment, actuarial modeling, and care delivery.

According to Albert de Hombre, agilon's Senior Vice President of Data Solutions, "As we've scaled across more than 30 payor relationships, the complexity is extraordinary. Together with Ursa, we've built a unified foundation that absorbs that variability and transforms it into something consistent, auditable, and actionable. That partnership allows us to manage complexity with precision, down to fractions of a percent, while maintaining full transparency across the enterprise."

Recognizing the need for a unified foundation, agilon partnered with Ursa Health to build a modern, end-to-end financial data pipeline capable of handling massive scale and public company level of accuracy.

The Challenge: Precision Across 30+ Payors

agilon operates in one of the most demanding data environments in healthcare:

- Nearly **500,000 Medicare Advantage members**, plus **100,000+ ACO lives**
- **30+ payor contracts**, each with its own file formats, lag windows, attribution rules, revenue logic, and idiosyncrasies
- Full-risk, capitated arrangements requiring payor-grade precision
- Public-company reporting obligations and audit oversight

Albert described the stakes: "Everything that could be hard or complicated is present here — scale, variability, precision, audit requirements, and public company scrutiny."

Implementation in Action: Building a New Financial Pipeline

Ursa's implementation approach centers on deep partnership and technical rigor. Rather than acting as a vendor, Ursa embedded directly with agilon's actuarial, finance, and data operations teams.

1. Multi-Payor Data Ingestion and Standardization

Ursa ingested and harmonized high-volume, highly variable data from more than 30 payors. Files (claims, membership, Rx, MAO—004, MMR, MOR, and many more) differed in revenue logic, claims completeness, eligibility semantics, and lag windows.

Ursa's modular pipelines transformed these disparate feeds into a single, standardized data model, enabling agilon to manage its multi-payor ecosystem through one coherent framework.

2. Building a Payor-Grade Financial Reporting Pipeline

agilon needed to support monthly accruals, forecasting, expense modeling, medical economics, general ledger tie-outs, and audit reviews.

Ursa built a fully traceable pipeline from raw payor files to GL-ready outputs, including reconciliations and controls. This allowed agilon to:

- Forecast revenue within fractions of a percent
- Produce accurate, auditable reports

3. Accelerated Payor Onboarding

Traditional payor integrations can take 6–12 months to complete. With Ursa's modular approach, agilon onboarded multiple payors in rapid succession, typically in approximately 3 months each.

Albert noted, "I've seen other organizations spend a year on just one payor integration. Here, we moved through more than ten in that same amount of time."

4. Engineers and Experts Working as One

Ursa engineers are embedded directly with agilon's domain experts, eliminating handoff delays and enabling faster, more accurate decisions.

As Albert put it: "What we needed was a partner who could match our level of rigor. Ursa sits with us, engineer to engineer, and works through every nuance. That's the only way you get to the level of accuracy we require."

Results and Impact

1. **Forecasting accuracy within a fraction of a percent.**
2. **A fully rebuilt and audited financial reporting process** launched within the same fiscal year.
3. **Hundreds of manual hours eliminated monthly** through automation.
4. **One standardized data model across 30+ payors**, enabling enterprise consistency.

Albert summarized the achievement: "Forecasting at our scale requires clarity, consistency, and precision. Ursa's platform gives us a single, trusted foundation that connects raw payor data to GL-ready outputs with complete traceability. Together, we've built an operating model that supports the rigor of a publicly traded, value-based organization and positions us to scale with confidence."

Looking Ahead: A Platform for Enterprise-Wide Insight

With the financial pipeline established, agilon and Ursa are advancing work to:

- Integrate clinical and operational data with financial reporting
- Build unified views tying outcomes to cost
- Accelerate payor expansion
- Support medical economics, network design, and care-model innovation
- Scale performance improvement across all partners

The foundation now in place unlocks the next era of multi-source analytics, where clinical, financial, and operational signals converge to support improved outcomes and strengthen value-based care delivery nationwide.

Conclusion: Expertise Meets Execution

This work was foundational to agilon's mission. Together, agilon and Ursa built a modern, extensible data pipeline capable of handling extraordinary variability with extraordinary precision. agilon now operates with a unified, trusted data foundation that supports operational insight and scalable growth. Ursa Health is honored to support agilon health's national value-based care strategy by providing the precision-grade data infrastructure such work demands.

agilon health is transforming senior care by empowering physician groups to succeed in value-based care. Combining people, technology, and deep local partnerships, agilon enables providers to deliver higher-quality, more coordinated care while improving the experience for their Medicare Advantage and ACO REACH patients. Today, agilon supports physician organizations nationwide through a scalable, proven operating platform.

Ursa Health is a data analytics software and professional services company reinventing how organizations use data to make decisions, innovate, and deliver better care. Through Ursa Studio and strategic partnership models, Ursa equips healthcare organizations to move faster with clarity and confidence.

