EXECUTIVE BRIEF · FOR THE CEO & CFO

Three Questions That Determine Your 2026 Resilience

The external environment for 2026 is set, and you can't change it. The questions that actually determine whether your center endures are internal — and most leadership teams can't answer them.

Cura Consulting Group · Executive Brief · 2026

We've reduced it to three. If you can answer all three in real numbers, your center is more resilient than most. If you can't, each gap is a place where risk is accumulating unseen.

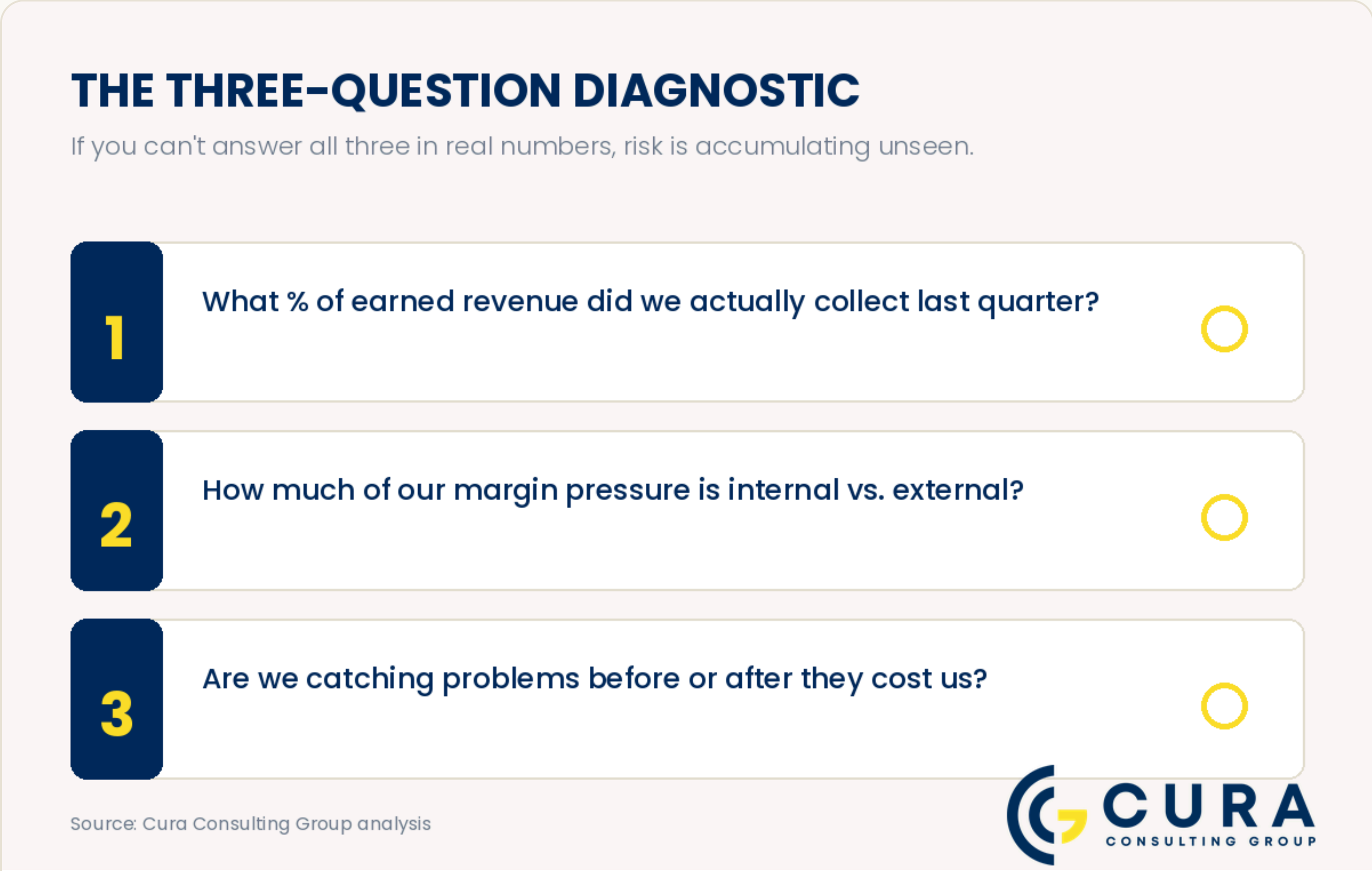

Figure 1 — The three-question diagnostic. If any answer takes more than a day to produce, that's a finding.

1. What percentage of the revenue we earned last quarter did we actually collect?

Not billed — collected. If this takes more than a day to produce, you are absorbing preventable loss you cannot see. Denial rates run 12–15%, roughly 60% of denials are never reworked, and the enhanced rate and wraparound are chronically under-captured. Centers that can't state their capture rate are almost always leaking six figures.

2. How much of our margin pressure is external versus internal?

The instinct is to attribute it all to federal cuts. But the erosion that actually closes centers usually accumulates internally, over years, invisible on monthly reports. Only one of these two is within your control — and it's usually the larger number. If you can't separate them, you're managing the wrong one.

3. Are we catching problems before or after they cost us?

The coming Medicaid churn will drive a wave of eligibility denials. Centers that protect their revenue catch these before the claim goes out; centers that don't work them after, forever. Reactive management is a permanent cost. Prevention is a one-time fix. Which posture are you in?

The most certain, lowest-risk capital available to your center right now is the money it has already earned and isn't fully capturing. That's not a request to Congress. It's a decision you can make this quarter.

We help centers answer these three questions with their own data.

See your answers →
lighthousehealthai.com/early-warning-check

Figures reflect published 2026 industry benchmarks (NACHC, KFF, CMS, HRSA, and industry revenue-cycle sources) and Cura Consulting Group analysis. Illustrative; individual center results vary. Not financial or legal advice.