



SOLUTION BRIEF

Cúram for disaster assistance

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When disaster hits, people need help fast

Disaster risk is no longer an occasional challenge. It is an ongoing operating reality for agencies across the globe. Between 2020 and 2024, the United States experienced an average of 23 weather and climate disasters each year that caused at least \$1 billion in damage, compared with a long-term average of 9 annually from 1980 to present.^{1,2} In other words, what once looked exceptional is now happening with far greater frequency.

The financial impact remains consistently high. From 2020 through 2024, the average annual cost of weather and climate disasters in the U.S. was \$149.3 billion, more than double the long-term annual average of \$64.8 billion from 1980 to present.^{1,2} The challenge for agencies is not simply that disasters are expensive. It is that high-cost events are happening often enough that preparedness can no longer be episodic.

This is why preparedness matters. Disasters create immediate, overlapping needs. Families and businesses may need food, housing, financial support, medical help, and clear guidance all at once. Agencies must respond quickly, often while managing disrupted operations, overwhelmed staff, and rising demand across multiple programs and service channels.

This is what makes disaster assistance so challenging. It is not just about processing one application or delivering one benefit. It is about helping people navigate a difficult moment with speed, clarity, and coordination. And because these events are recurring, agencies need to be ready before the next one arrives.

Cúram for disaster assistance

Cúram supports a connected disaster assistance approach that helps agencies prepare ahead of an event, respond during active disruption, and manage recovery afterward. Rather than treating disaster response as a single application or one-time transaction, Cúram can bring together resident and business engagement, field response, partner coordination, volunteer support, communications, and operational visibility in one broader solution.

With Cúram, agencies can support capabilities such as:

- Online intake and pre-screening for disaster-related assistance
- Resident registration or pre-registration for assistance programs, with status tracking
- Responsive access across web, mobile devices, emergency centers, kiosks, and other channels
- Alerts, notices, communications, and evacuation-related information for residents, businesses and response teams
- Coordinated access to multiple forms of help, including housing, food, transportation, medical support, financial assistance, and rebuilding resources
- Coordination with providers, community organizations, NGOs, and volunteers
- Analytics, operational status, and resource visibility to support leadership decision making in real time

Cúram can also be configured across multiple events, tracking details such as disaster type, response start date (supports preparedness), impact period dates, and affected geographies. That allows agencies to support both pre-impact preparedness and active response, with the resident experience shifting as the event unfolds.

Preparedness is no longer optional. Agencies need the ability to respond the moment a disaster begins and continue supporting people as needs evolve. Cúram provides a reliable digital foundation to keep services moving and communities connected.

Public disaster response portal

This disaster assistance portal serves as the main digital front door for residents and businesses. It gives impacted individuals a clear place to start whether they are preparing ahead of an event, seeking immediate help during one, or trying to navigate recovery afterward. Through a single experience, impacted individuals can enter location and disaster information, access current communications and alerts, and connect to the kinds of support that are most relevant to their situation.

Through the portal, agencies can help impacted individuals:

- Pre-register for disaster assistance before an event reaches full impact
- Find evacuation shelters, preparation supply locations, and other readiness resources
- Access emergency management updates, social feeds, and evacuation route information
- Provide location details of impacted sites to aid in government and community response

- Indicate whether anyone in the household has special needs or requires additional support
- Receive disaster-specific safety instructions and urgent guidance based on the event being managed
- Request temporary housing or shelter, food and water, fuel or transportation, permanent housing support, utility restoration, financial assistance, medical assistance, unemployment-related support, and help rebuilding or restoring a home or business
- Locate community resources and emergency centers
- Upload damage reports or photos
- View ongoing communications, alerts, and next steps

Taken together, the citizen engagement portal helps agencies create a clearer, more navigable experience for impacted individuals across preparation, active response, and recovery. Instead of forcing people to sort through disconnected programs and channels on their own, agencies can provide one place to find information, request help, and stay connected throughout the disaster assistance process.





Field response portal

The field response portal is designed for agency and community responders assisting residents in shelters, temporary service sites, emergency centers, or directly in impacted communities. It extends the disaster assistance workflow beyond a traditional office and helps agencies continue serving people wherever operations need to occur.

Through the field response portal, staff can:

- Access citizen and operations features while working in the field
- Report emergent needs identified on the ground
- Request rapid and ongoing deployment of resources
- Manage emergency placements, including shelter and housing placements
- Escalate benefits or assistance workflows where intervention is required
- Access real-time communications, assistance requests, and response tools

In practice, this means a field worker can meet impacted individuals where they are, identify urgent needs, connect them to assistance, escalate response actions, and keep the interaction tied into the larger emergency management operations process.

Community, NGO, and provider portals

Effective disaster response depends on more than government action alone. Community organizations, nonprofits, NGOs, and service providers all play a role in helping residents and businesses find support and move toward recovery. The community, NGO, and provider portal is designed to bring those partners into the broader disaster assistance ecosystem.

Through these portals, partner organizations can support activities such as:

- Maintaining available resources and services
- Helping connect impacted individuals to community resources and emergency centers
- Participating in shared communications and information updates

These portals help agencies move beyond a closed response model and support a more complete network of care throughout the duration of disaster recovery, where impacted individuals can be connected to both agency-administered assistance and community-based help from the same broader solution.

Volunteer portal

The volunteer portal supports the other side of disaster response: people and organizations who want to help. Instead of treating volunteer activity as separate from the main response operation, the solution brings it into the same connected environment so agencies can better understand what help is available, organize it more effectively, and direct it where it is needed most.

Through this portal, agencies can enable volunteers and organizations to:

- Maintain a volunteer registry supporting a network of individuals and organizations delivering aid as part of the response effort
- Register donations, available resources, and rally locations for displaced individuals or families to find assistance
- Capture emergency and long-term shelter details, including location, capacity, accommodation details, and availability
- Identify the types of services available, such as medical and mental health support, transportation, delivery of goods and resources, cleanup, debris removal, demolition, and construction
- Outreach and communication on next steps related to organization and deployment of volunteer support during the event

Taken together, the volunteer portal helps agencies move from informal offers of help to a more structured, usable support network. Instead of managing donated resources and volunteer services through disconnected channels, agencies can bring them into the broader disaster assistance solution and coordinate them with resident and business needs, field response, and partner activity.

Enterprise services and multi-channel access

Each portal is not meant to operate in isolation. They collaborate through shared services for communications, analytics, master data management, information exchange, services and requests, benefit programs and applications, and disaster impact data. The solution also includes integration with external systems and services, such as referrals and external assistance applications where appropriate.

Just as important, it is designed to support access across multiple channels. Residents, businesses, workers, volunteers, and partners need responsive engagement through any device. Supporting multiple access points helps agencies maintain continuity and meet people where they are.



Proven in high-demand situations

Cúram has been proven to help multiple government agencies respond to natural and man-made disasters using our comprehensive digital response solutions.

In Clark County, Nevada, the Department of Social Services launched the [CARES Housing Assistance Program](#) to help residents facing housing instability during the COVID-19 crisis. Working together, Clark County and the Cúram team implemented an AI-enabled pre-screening chatbot and a mobile-friendly portal in just 11 weeks. After deployment, this digital experience successfully handled the needs of impacted individuals, including over 122,000 inquiries in the first month alone. This helped reduce pressure on caseworkers and allowed them to prioritize their time to address the needs of the most vulnerable individuals and families. Residents could securely apply, track their application status, receive alerts and messages, view payments, and manage their accounts online.

This demonstrates how Cúram supported government engagement with its citizens through speed, scalability, and a responsive digital experience.

Why it matters now

Every jurisdiction faces some form of disaster risk. No matter the cause, the operational challenge is similar: demand rises quickly, needs span across programs, and agencies must respond with urgency and coordination. A more connected digital foundation with Cúram helps agencies prepare earlier, act faster, and stay more engaged throughout response and recovery.

That is why preparedness and sustained engagement matter before, during, and after the immediate impact. Cúram can help agencies respond faster, serve people more effectively, and adapt as situations evolve.

When the stakes are this high, better coordination matters. Better access matters. Better outcomes matter.

Cúram helps make that possible.



About Cúram

Cúram by Merative has over 25 years of experience helping national, regional, and local governments, and organizations across health and social ecosystems, to transform the delivery of social services, empower caseworkers, and help individuals and families access the programs they need to achieve better outcomes. Cúram solutions and services expertise are trusted in 12 countries and jurisdictions, and support over 970 government programs. Available in 7 languages, the Cúram platform connects benefits administrators, social services agencies, and case managers, to serve and protect 187 million citizens annually.

Learn more at merative.com/curam

About Merative

Merative provides data, analytics, and technology for healthcare and government social services. With focused innovation and deep expertise, Merative works with providers, employers, health plans, governments, and life sciences companies to improve decision-making and performance.

Learn more at www.merative.com

References

1. [Billion-Dollar Weather and Climate Disasters | National Centers for Environmental Information \(NCEI\)](#)

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