

HEALTH INSURANCE SUITE PROVIDE OPTIMAL SUPPORT FOR YOUR CORE PROCESSES

THE ORACLE HEALTH
INSURANCE SUITE CONSISTS
OF THREE APPLICATIONS:

- Back Office
- Business Intelligence
- Self Service.

The Oracle Health Insurance suite consists of three applications that support the primary processes of healthcare insurers/payers.

Challenges

The Oracle Health Insurance suite is an automated solution for healthcare insurers/payers facing the following challenges:

- the retention of existing members and the acquisition of new customers
- the implementation of frequently changing laws and regulations
- the provision of support to an increasing number of members as a result of mergers and/or acquisitions
- the reduction of IT, administrative and healthcare costs.

The suite is multilingual and therefore provide support across linguistic frontiers.

Supported healthcare systems

The Oracle Health Insurance suite is originally developed in The Netherlands. Major changes have been implemented in the Dutch healthcare system in the past 15 years, and support had to be provided for these changes. The suite is therefore suitable for healthcare insurers/payers that work in the following systems:

- a public system in which the Government determines the coverage to be provided and organizes the financing
- a private system in which the coverage and pricing is determined by commercially operating healthcare insurers
- a combination of a public and private system in which – in addition to public insurance or basic insurance – commercial insurance is provided in the form of basic or supplementary insurance.

In our suite, flexibility for users is an important basic principle. The functionality can be adjusted to any insurer's/payer's specific requirements and adapted to changes in the surroundings – not just changes in legislation and regulations, but also new, innovative healthcare products or creative healthcare procurement agreements.

Oracle Health Insurance Back Office

This application supports the administrative processing of member data and claims, as well as the product data (including the brands and available distribution channels) and healthcare procurement data required for this type of processing. Oracle Health Insurance Back Office consists of the following modules:

- Code systems: to manage procedures for which coverage is provided
- Products: for healthcare insurance products
- Channels and distribution: for commercial brands under which the products can be sold and the sales channels used (direct, brokers, collective agreement)
- Policies: for policies and for calculating premiums and premium renewal
- Procurement: for procurement agreements with healthcare providers
- Claims: for recording, processing, evaluating and releasing claims for payment
- Financial interface: for recording and further processing of the financial transactions in the policy and claims process
- Connect: for linking with Self Service applications or external policy administrations.

Oracle Health Insurance Business Intelligence

This data warehouse application supports the creation of reports and the execution of analyses based on the data in the policy and claims process. Healthcare insurers/payers use the stored data for the following:

- statutory reports to inspection bodies
- analyses of the claims burden
- process analyses
- benchmark information about healthcare providers
- product profitability analyses
- inflow and outflow analyses.

Oracle Health Insurance Self Service

This application enables the customers and clients of insurance companies (members, healthcare providers, employers and brokers) to use the internet to query data, receive output and implement updates. Consumers can also use the internet to calculate their premiums, request quotes and take out policies.

Integration with Oracle standard industry solutions

In order to support the processes of a healthcare insurer/payer from ‘top to bottom’, Oracle also provides other standard applications for areas such as marketing, ledger transactions and accounts payable and receivable.

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