

HEALTH INSURANCE BACK OFFICE FLEXIBILITY TO ADAPT TO A CHANGING ENVIRONMENT

ORACLE HEALTH INSURANCE
BACK OFFICE SUPPORTS
THE MAIN PRIMARY
PROCESSES OF
HEALTHCARE
INSURERS/PAYERS:

- the policy administration
- the processing of claims.

Oracle Health Insurance Back Office supports the administrative processing of policy data and claims, as well as the necessary product and healthcare procurement data.

Application architecture

Oracle Health Insurance Back Office comprises the following functional modules:

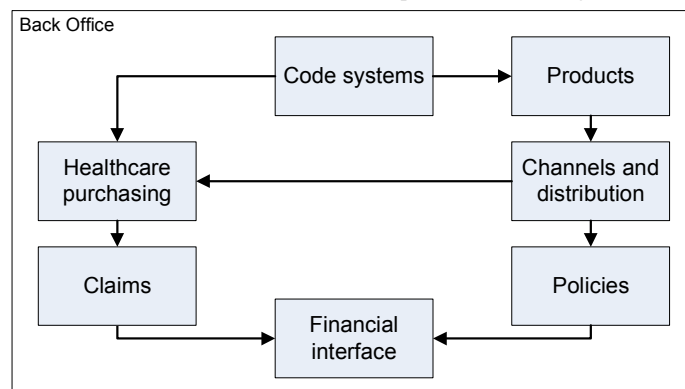


Figure 1: Application architecture

Code systems

The (national) procedure codes can be imported and maintained in this module. Among other things, the procedures can be used to formulate the coverage rules and make healthcare procurement agreements.

Products

An unlimited number of healthcare insurance products can be recorded in this module. These can include national insurance policies or basic insurance policies in a public system or commercial insurance policies (both basic and supplementary) in a private system. Changes — for example, in the composition of the coverage or the structure of the premium — can be entered easily and are then immediately available for the premium calculation and claims processes. Additional control rules, such as procedures that may not be claimed within a certain time period for a member, can also be recorded.

Channels and distribution

This module provides the functionality required to configure brands under which products will be launched on the market. The sales channel can also be configured (directly or through a broker). For brokers, agreements on commission can be configured. Finally, if applicable, products can be indicated as being part of a collective agreement.

Policies

This module supports the process of taking out an insurance policy up to calculation of the payable premium and the corresponding premium renewal. Where relevant, the module also creates the insurance documents — such as a policy sheet or a healthcare ID card. The renewal process creates financial transactions. Policy updates with retroactive effect are automatically detected and logged and, where necessary, result in recalculation of the premium and financial adjustments.

Procurement

This module can be used to record procurement agreements with groups of healthcare providers and individual healthcare providers. The agreements — which can include tariff and budget agreements — can be recorded at procedural and DRG (diagnosis-treatment combination) level. While the claim is being processed and released for payment, the claims process automatically performs claim line-level checks on all the relevant procurement agreements for all claims.

Claims

This module provides the functionality required for the automated import or manual entry of claims from members and/or healthcare providers. The processing automatically calculates the amounts to be paid on the basis of the specified coverage rules and healthcare procurement agreements. Claims are automatically adjudicated on the basis of user-defined control rules. If the evaluation of claims does not satisfy these rules, the claim will be evaluated manually. The results from healthcare provider claim processing can be returned electronically.

Financial interface

The financial transactions linked to the policy and claims process are stored in this module. The transactions can be enhanced with specific ledger information before the data is exported by the ledger and accounts payable and receivable department.

Connect

This option provides web service-based interfaces for the automatic processing of policy updates from other systems.

Copyright © 2007, Oracle Corporation and/or its affiliates. All rights reserved.

This document is provided for information purposes only, and the contents hereof are subject to change without notice. This document is not warranted to be error-free, nor is it subject to any other warranties or conditions, whether expressed orally or implied in law, including implied warranties and conditions of merchantability or fitness for a particular purpose. We specifically disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document. This document may not be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without our prior written permission.

Oracle is a registered trademark of Oracle Corporation and/or its affiliates. Other names may be trademarks of their respective owners.