

HEALTH INSURANCE SELF SERVICE RETAIN AND GROW MEMBERSHIP

ORACLE HEALTH INSURANCE SELF SERVICE SUPPORTS:

- efficient and fast processing of updates by means of involvement of customers in the production process
- increased customer satisfaction by means of reduction of the number of errors as a result of more rapid transaction handling and improved service
- cost reductions by means of reduced pressure on the call center and use of less expensive distribution channels
- retention of existing members and acquisition of new members by means of provision of new products, services and group agreements.

Oracle Health Insurance Self Service enables healthcare insurers/payers to provide better service for lower operational costs by means of a Self Service internet site. On this Self Service site, the target groups of (potential) members, contracting parties, healthcare providers and brokers can view online information and perform transactions.

Premium calculation, quotes and insurance applications

On the internet site, potential new members can calculate the premium for the products they require (individually or collectively, directly or through a broker) and request a quote. If they wish, they can immediately take out an insurance policy. The quote and the confirmation of the request for subscription are confirmed by e-mail.

The request for subscription is sent to the Back Office as an XML message to be processed. As soon as the message has been processed in the Back Office, the member receives a registration message and he/she can register for the Self Service functions available to existing members.

Registration and logging on for Self Service

Customers can easily register for the use of the Self Service functionality that is screened off from unauthorized users. As soon as the user has registered and logged on, a dashboard is displayed with content geared to the target group (member, contracting party, etc.). At a glance, the dashboard enables the user to view the most up-to-date data.

From the dashboard, users can change their personal data, such as their e-mail address, telephone number and password.

Self Service for members

After logging onto the Self Service site, members are displayed an overview of the main information about their policies and the most recent invoices. This can include information about other types of insurance products. When Oracle Health Insurance Self Service has been developed in more detail, the overview will also include the depletion of the member's yearly deductible amount.

The member can view the detailed data about a policy and — and provided the member is authorized — enter any updates where necessary. For example:

- subscribe to extra products or canceling products on the policy
- change the policyholder
- add a new member
- cancel a member's insurance policies
- change the broker
- change the yearly deductible amount

- change the contract type (individual or collective)
- change the payment data (payment method and payment frequency).

The functionality will be expanded gradually with the following:

- healthcare ID card applications
- claim queries
- invoice payments
- responses to offers.

The applications for implementing updates are sent to the Back Office as XML messages to be processed. It will be made possible to view the status of processing on the Self Service site.

Self Service for contracting parties

After logging onto the Self Service site, contracting parties are displayed an overview of their group contracts. They then have the option of viewing the detailed data on the contract and displaying an overview of all members in the contract. Contracting parties can define settings to ensure that certain transactions that ‘their’ members want to perform must first be assessed and approved.

Contracting parties can also view invoicing information with a digital bordereau. This bordereau can be downloaded for further processing in the administration.

Self Service for healthcare providers

This part of the Self Service site has not yet been fully developed. In the future, it will include functionality for the following:

- viewing of authorizations that have been granted
- viewing of advance payments that have been granted
- viewing of healthcare provider benchmark information
- viewing of the status of claims.

Self Service for brokers

After logging onto the Self Service site, brokers see an overview of the members that are insured through them. For each member, the brokers can view the policy data and any updates have been implemented.

Call center support

A help page displays the answers to the questions most frequently asked by customers. A contact page contains information about the addresses and telephone numbers that the customer can use. If customers still prefer to call, the employees at the call center can see the same information as displayed on the Self Service site. In addition, updates can be implemented on behalf of the customer.

Look and feel

Oracle Health Insurance Self Service has a user-friendly interface with a ‘look and feel’

in keeping the house style of healthcare insurers/payers.

Link with the Back Office

When Oracle Health Insurance Back Office is used, there is an automated link available (Oracle Health Insurance Connect). Other systems can be easily linked.

To minimize processing failures in the Back Office, the codes and control rules defined in the Back Office for products, acceptance rules, brands and sales channels are reused.

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.