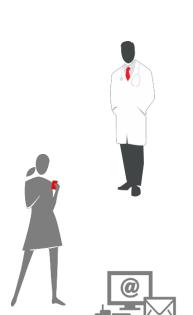


Oracle Monetization Cloud

Subscription Monetization for Health Care





"Subscription medicine could be the right diagnosis to make medicine more accessible and fair for patients and physicians alike."

PYMNTS, SEPTEMBER 2018

Enterprises in the health care industry who will thrive in today's environment of disruptive change are embracing digital and "as a Service" business models.

Faced with technological and legislative disruption and changing customer expectations, the health care ecosystem is becoming increasingly customer-centric and focused on deploying innovative new business models. The advent of new connected devices and high-quality mobile telemedicine empowers patients to take charge of collecting and managing their data and creates opportunities for digital and subscription-based services.

How have customer and patient expectations changed?

Patients want to be better informed, more engaged and empowered to make health care decisions. They demand access to the tools, information and services they need to take control of their health care needs. Health care providers are looking to provide them with the latest technology for diagnosis and care in an operationally effective manner. And they operate in an increasingly complex ecosystem where relationships with third party partners are required.

How are digital and subscription services disrupting health care?

As the health care industry evolves from single transactions to ongoing digital relationships, new business models are table stakes.

Health providers prefer to subscribe to access to top-of-the line medical and diagnostic equipment rather than investing large amounts of capital in buying technology. They want the flexibility of "as a Service" pricing to make their operating expenses more predictable and reduce their total cost of ownership.

New membership models for everything from subscription-based primary care groups to nurse's associations require innovative pricing, rating, discounting and invoicing capabilities. For example, a patient may pay a monthly fee for services like unlimited office visits and an allowance of minutes of phone consultations with a health coach.

And empowered patients now subscribe to digital databases with varying levels of access to information based on subscription tier.

Health care providers who make the shift to digital and subscription services can benefit from recurring revenue streams, deeper customer relationships, and the ability to make data-driven decisions.



REAL-TIME BALANCE MANAGEMENT



RATE ON ANY METRIC



SECURE PAYMENT PROCESSING



BUSINESS ANALYTICS



ORACLE CLOUD

Oracle Monetization Cloud

To monetize innovative digital business models and provide a customer-centric experience, Oracle Monetization Cloud supports flexible pricing, speed to market, and self-service capabilities.

Flexibility and Agility

Bill for any currency or non-currency metric, including gigabytes, clicks, scans, events and more. Deploy consumption-based pricing to increase personalization of offerings. Create account hierarchies for family or corporate customers. Provide self-care options using intuitive user interfaces for pricing design, customer care and operations.

Easy Integrations

The solution is built with adherence to industry standards to enable applications extensions, and with pre-built integrations to other products within the Oracle portfolio and to third parties. Further extensions to external systems are achieved through SOAP and REST Web services APIs.

Security, Scalability and Availability

Deployed in highly secure Oracle Gen 2 Cloud Cloud data centers with support for enhanced data privacy, the solution scales to support emerging businesses or very large enterprises.

Data-driven Analytical Insight

With analytical insight into operational performance trends, enterprises in the health care industry can optimize their digital offerings and respond rapidly to changes in market demand.

Going Digital

Oracle Monetization Cloud helps enterprises execute on their digital transformation through ensuring an efficient operational foundation for their business. This allows healthcare providers to focus on launching new, consumer-centric digital and subscription services. Oracle provides the highest level of agility, flexibility, security, and scalability – a solid foundation for enterprises in the consumer-centric, digital world.





Common Use Cases

The flexibility of Oracle Monetization Cloud allows the solution to support a wide variety of use cases across industries. This is a small sampling for the health care industry.

Medical Equipment as a Service

Technology in medical equipment changes rapidly and health providers want to offer the most advanced tools to their patients. Enterprises are replacing large capital expenditures with more flexible models that allow them to access equipment "as a Service" and pay predictable recurring charges out of their operating budget. This use case is often augmented with Internet of Things technologies that allow both predictive maintenance as well as tracking usage as input to consumption-based billing.

Membership Billing

Whether it is health care professionals paying dues to an association or patients paying for insurance on a subscription basis, membership is a facet of many business models in the health care industry. Charge recurring fees for different service tiers, apply discounts for simple or complex scenarios and charge for consumption based on any measurable metric such as telemedicine minutes or office visits.

Request a free demo and learn more at www.oracle.com/monetization-cloud



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Integrated Cloud Applications & Platform Services

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