ORACLE’S SOLUTION FOR HEALTH INSURANCE EXCHANGES

On March 23, 2010, President Obama signed comprehensive health reform, the Patient Protection and Affordable Care Act (PPACA), into law. The legislation will do the following:

- Most individuals will be required to have health insurance starting in 2014.
- Individuals who do not have access to affordable employer coverage will be able to purchase coverage through a Health Insurance Exchange (HIX) with premium and cost-sharing credits available to some people to make coverage more affordable. Small businesses will be able to purchase coverage through a separate Exchange.
- Employers will be required to pay reimbursements for their uninsured employees who receive tax credits for health insurance through the Exchange, with exceptions for small employers.
- New regulations will be imposed on all health plans that will prevent health insurers from denying coverage to people for any reason, including health status, and from charging higher premiums based on health status and gender.
- Limit health plans to a more narrow range of price to insurance policies.
- Medicaid will be expanded to 133% of the federal poverty level ($14,404 for an individual and $29,327 for a family of four in 2009) for all individuals under age 65. Health and Human Services expects 30 million new entrants into the market from these changes.

With Oracle’s solution for Health Care Reform, States- the primary public sector HIX purveyors - can be assured to deliver this capability.

Challenges States Need to Address

States will need to create American Health Benefit Exchanges where individuals can purchase insurance and separate exchanges for small employers to purchase insurance. These new marketplaces will provide consumers with information to enable them to choose among plans. Premium and cost-sharing subsidies will be available to make coverage more affordable.

The establishment of a sustainable HIX by 2014 presents serious challenges to state governments. But this fast-approaching PPACA requirement also presents an unprecedented opportunity: Legislators not only can take a lead role in determining what the future of health care should look like for the citizens in their states, but they can help support those small employers that are so crucial to innovation and economic growth, and that create millions of new jobs every year. The stakes are high for all involved. The good news is that the functions and services required to make an HIX successful are already available from Oracle. In fact, many of these capabilities are used with great success today in the commercial health insurance market.

Oracle’s Solution for Healthcare Insurance Exchanges offers the only true enterprise software capable to provide a complete platform for integrated program delivery. To meet the ever increasing challenges, state agencies must transform their legacy IT systems into enterprise wide platforms that can support multiple programs, be deployed more rapidly and cost-effectively, and deliver a comprehensive view of the services being provided to clients and their families. Oracle’s best-of-breed solution approach will allow States to leverage existing infrastructure investments, while providing the ability to move forward on the path to a state-of-the-art architecture and a truly scalable solution.
KEY PRODUCTS AND SERVICES

- Oracle Siebel CRM
- Oracle Policy Modeling
- Oracle Policy Automation
- Hyperion Planning and Budgeting
- Identity Management
- Oracle WebCenter Suite
- Oracle SOA Suite
- Oracle Data Integration Suite
- Master Data Management
- Oracle Business Intelligence Applications

The Oracle Approach

Oracle provides a robust solution which consists of proven technologies that are architected to work together, and include the necessary capabilities required to deliver a successful program.

Oracle’s best-of-breed solution approach will allow States to leverage their existing infrastructure investments, while providing the ability to move forward on the path to a state-of-the-art architecture and a truly scalable solution. Here are a few of the unique ways in which the Oracle approach helps States achieve long-term self-sufficiency:

- Oracle’s comprehensive functionality addresses a broad range of requirements across
  Eligibility Automation and Health Insurance Exchange
    - Eligibility and Enrollment
    - Billings, Collections & Premium Reconciliation
    - Multi-channel Customer Service
    - Premium Tax Credit Tracking
    - Broker Management
    - Payment Processing
    - Financial & Management Reporting
- Oracle’s componentized solution can be incorporated into your current technology and legacy platform environment without customization of the core features and functionality on a phased basis, avoiding rip and replace
- Supports key CCIIO and ONC Guidance including modular system integration, open Service Oriented Architecture (SOA), and Isolation of Business Rules

The Oracle Advantage

Our solution’s underlying technical architecture has been proven with more than 6,000 customer implementations worldwide, including Health and Human Service agencies to support the licensing, referral, benefits dispersal, provider, case, and error and fraud management processes in countries like the Netherlands, Spain, United Kingdom, Mexico, Peoples Republic of China and Hong Kong, and many others around the world.

*Oracle is very committed to the Health and Human Services market providing the Most Complete Enterprise Solution, being the Best Strategic Partner to our customers, with the Fastest Time to Value and Less Risk.*