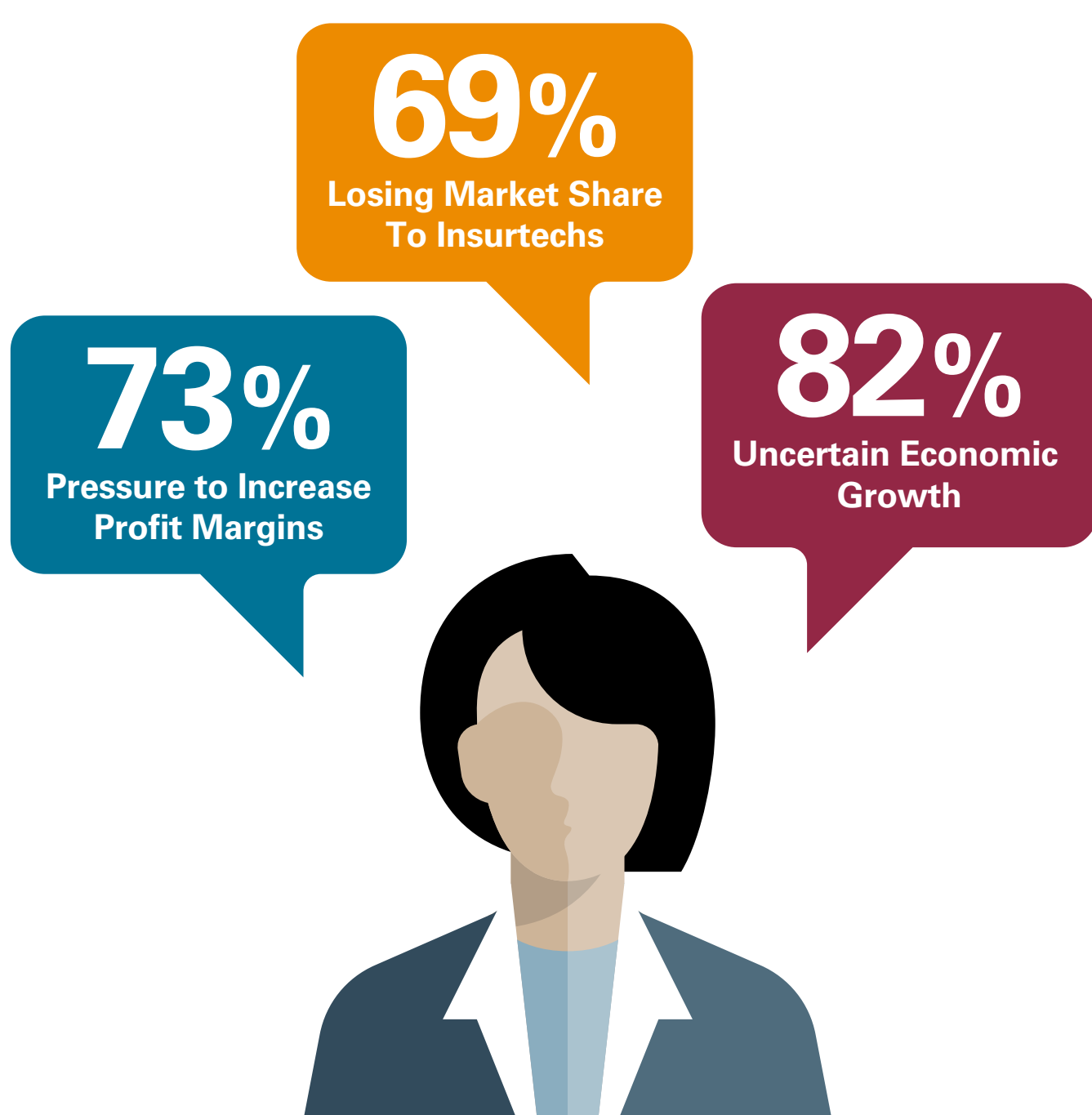


Health Insurers Must Transform to Restore Profitable Growth

With Shrinking Margins and a Volatile Market, Payers Can Use Modern Core Technology as a Change Agent

BIGGEST WORRIES AMONG HEALTH PLAN EXECS



ECONOMIC UNCERTAINTIES AMID POLITICAL GRIDLOCK



17.6 Million People

Unstable Individual Market

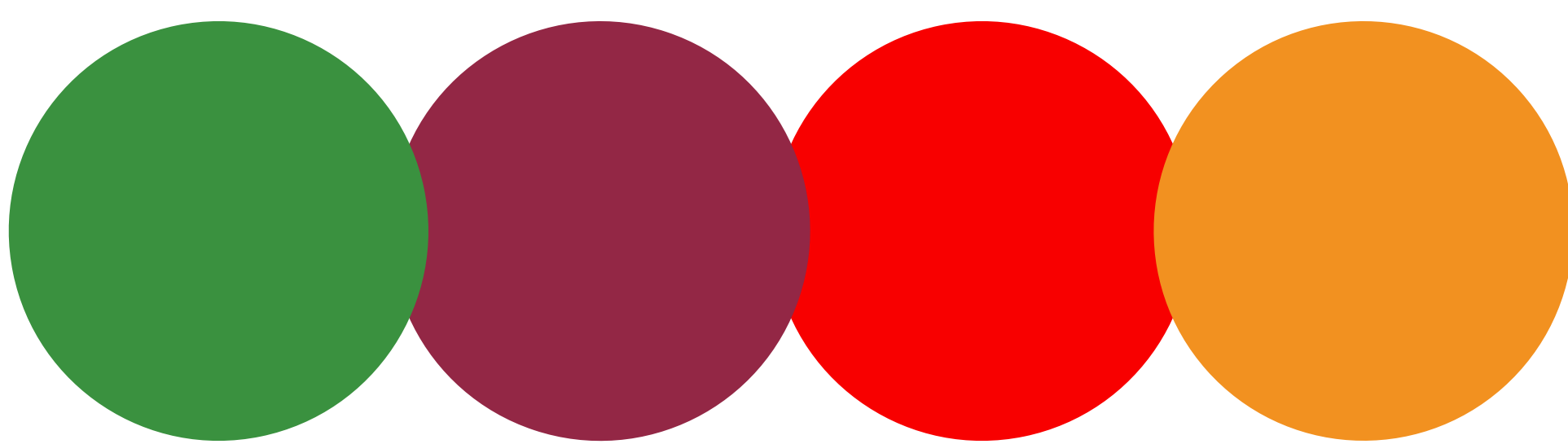


\$7-10 Billion

At Risk if Healthcare Subsidies are Ended

Are You Equipped to Respond to Unpredictable Policy Changes?

RISING HEALTHCARE COSTS, DWINDLING PROFIT MARGINS



Are You Searching for Ways to Dramatically Reduce PMPM?

INSURTECH DISRUPTS HEALTH INSURANCE AT MAX SPEED

\$985 MILLION
Insurtech Investments in Q2 of 2017

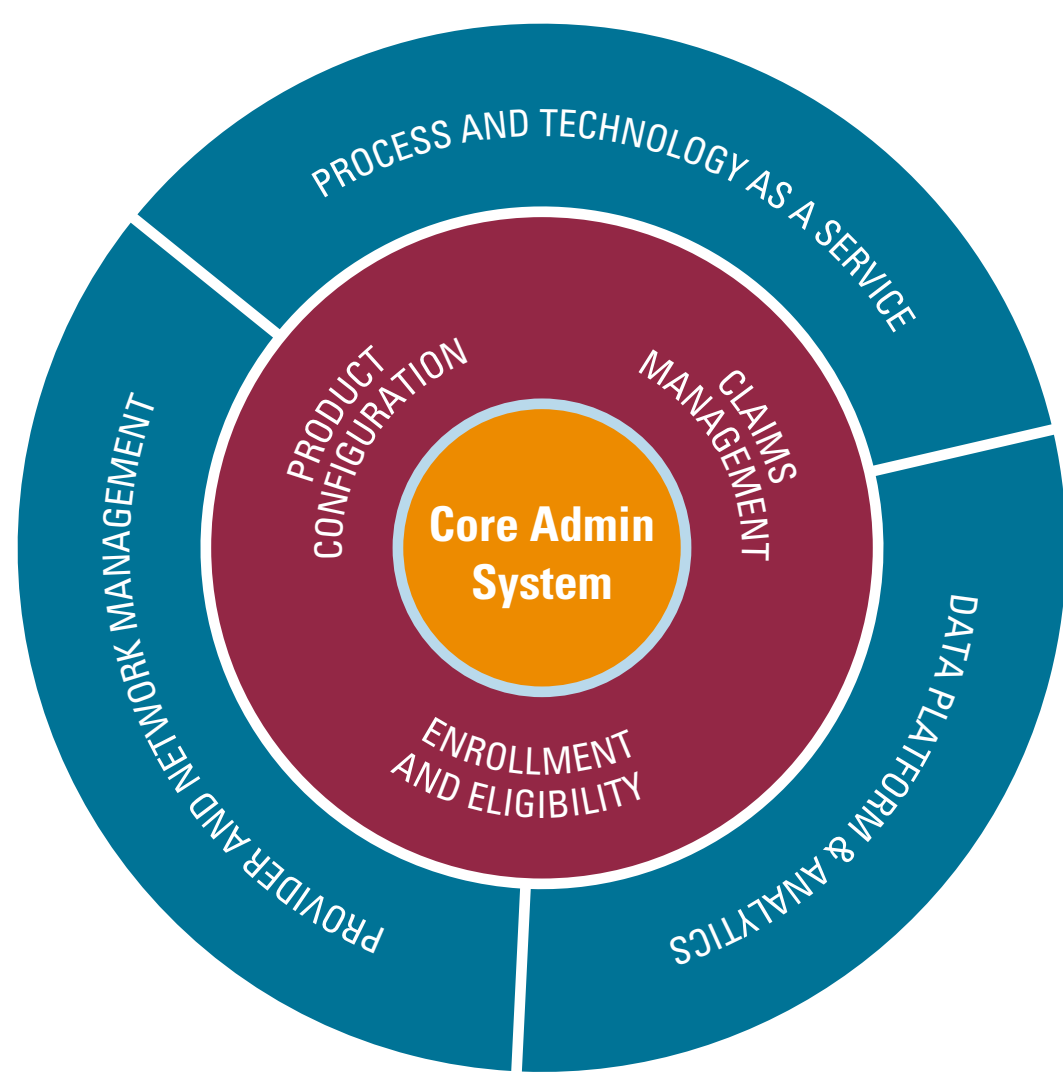
248% INCREASE
From Previous Quarter

80% LOWER
Estimated Operating Costs

9 IN 10 INSURERS
Fear Losing Part of Their Business to Insurtechs

Are You Prepared To Compete With Insurtech?

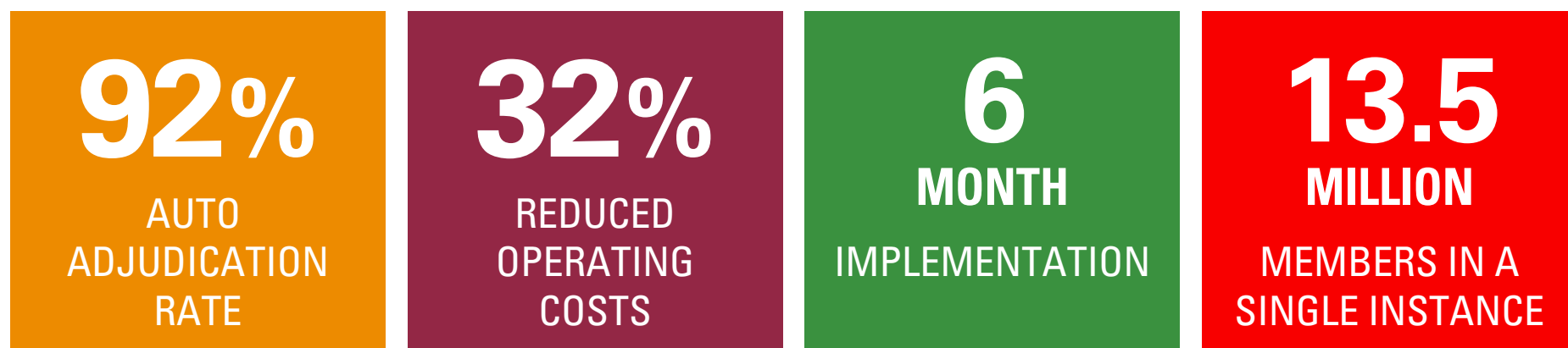
A PROVEN APPROACH TO LOWER COSTS



- 1** Start at the core. Modernize your core systems through Oracle's innovative and flexible core administrative platform.
- 2** Reduce operating costs. Move to the cloud with a secure and elastic cloud infrastructure powered by Oracle.
- 3** Keep cutting administrative expense ratio through advanced analytical offering and BPaaS.

HEALTHCARE PAYERS TRUST ORACLE

SELECT CUSTOMER SUCCESSES



Are You Ready to Radically Transform and Grow Profit Margins?

LEARN MORE



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