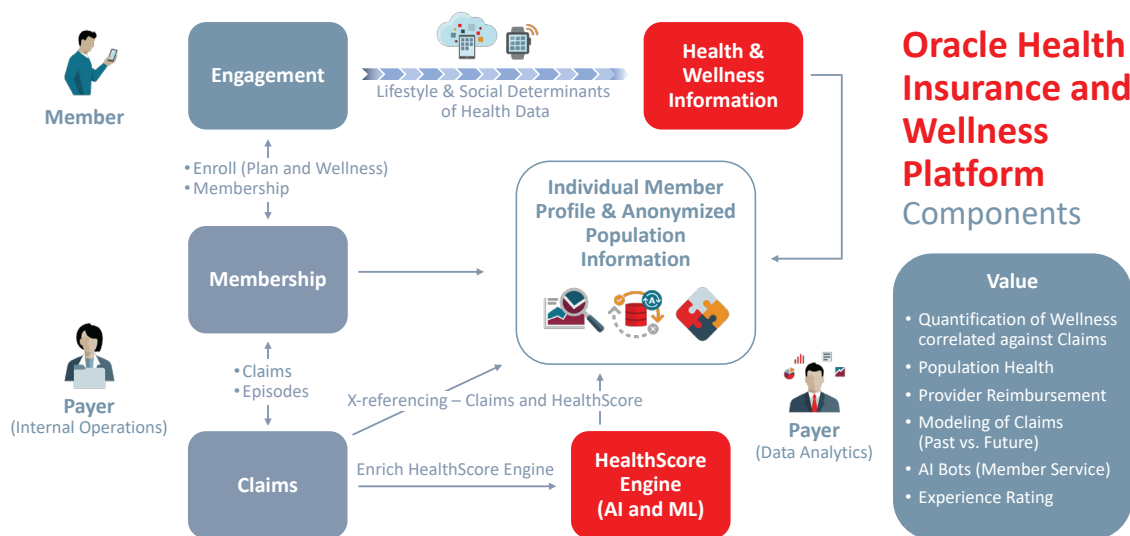


Innovation and Acceleration for Healthy Growth

Oracle Health Insurance and Wellness Platform is an end-to-end digital environment that enables payers, plan sponsors, and members, alike, to control and reduce all aspects of health insurance costs, including an effective focus on improving member wellness.



THE BOTTOM LINE:

Happier, healthier members;
competitive differentiation; and
lower operational costs and risk.

At the heart of the platform, proven Oracle Health Insurance solutions enable payers to simplify healthcare IT, achieve greater levels of operational efficiency, reduce risk and costs, and adapt quickly to ongoing market and regulatory demands. Oracle helps payers reduce total cost of ownership with HIPAA-compliant solutions for enrollment, premium calculation, claims processing, capitation, benefits adjudication, and billing that can be deployed on premises and in the cloud.

The wellness engagement framework, based on and validated with a global database of clinical data—more than 300 million person-years of it, offers a highly accurate predictor of health risks. It tracks participating members' key health metrics, encouraging them to take ownership of their health, and supports pricing based on baselines and improvement of health scores.

Through integration of Wellness with Oracle Health Insurance back-office, payers can now quantify wellness in relation to a member's claim profile. With Oracle's solution, they can then, in turn, financially model, proactively manage care pathways, and manage the claims expense—at an individual member profile, cohort profile, and larger population group profiles. This ability changes the health plan provider from being a claims payer to a predictive payer with the power to manage its portfolio with greater precision. The end result is greater value for members, payers, and society as a whole.

Oracle Health Insurance & Wellness Platform brings leading-edge tools to the health insurance industry, fostering product innovations and business growth opportunities.

Build on core Oracle Health Insurance components you know and trust:

- Enterprise policy administration
- Enterprise commissions
- Claims pricing
- Claims adjudication
- Authorizations
- Value-based payments
- Wellness (Powered by dacadoo)
- Analytics

Enhance business innovation and agility:

- Reduce administrative costs by automating processes and increasing auto-adjudication rates in a business rules-driven workflow
- Support compliance with evolving regulatory requirements through a highly flexible, extensible, and open architecture
- Improve operational efficiency and reduce complexity, risk, and cost
- Scale applications through parallel processing of claims
- Design and launch new products faster through collaborative product development
- Increase product development flexibility using configurable business rules and a user-friendly rules palette supporting drag-and-drop rule configuration
- Respond faster to market and regulatory changes by eliminating the need for source code changes

Engage plan members and improve customer service:

- Onboard policy holders quickly and easily
- Document each user’s health risk reduction and health score improvement
- Empower plan members to better understand and take more ownership of their health
- Incentivize plan member health improvements with lifestyle coaching, rewards and loyalty programs, dashboards, and premium discounts

Oracle Health Insurance: Your engine for business growth

- Differentiate your brand
- Boost sales – initial, cross-, and up-sales
- Attract a healthier cohort
- Improve profitability of plans



For more information about Oracle solutions for insurance, visit oracle.com/insurance or call +1.800.735.6620 to speak to an Oracle representative.

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