

# 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

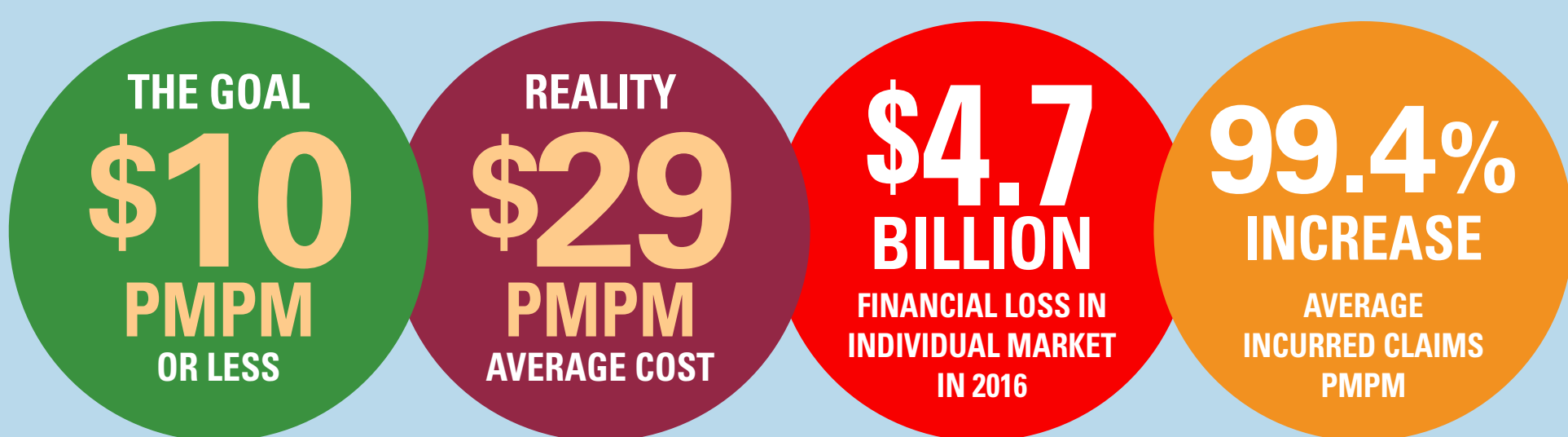


**\$7-10 Billion**

At Risk if Healthcare Subsidies are Ended

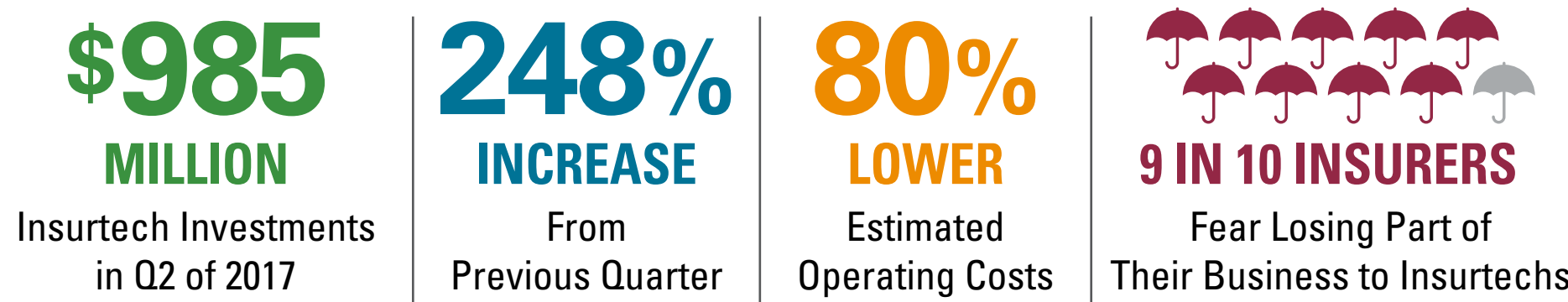
**Are You Equipped to Respond To Unpredictable Policy Changes?**

## RISING HEALTHCARE COSTS, DWINDLING PROFIT MARGINS



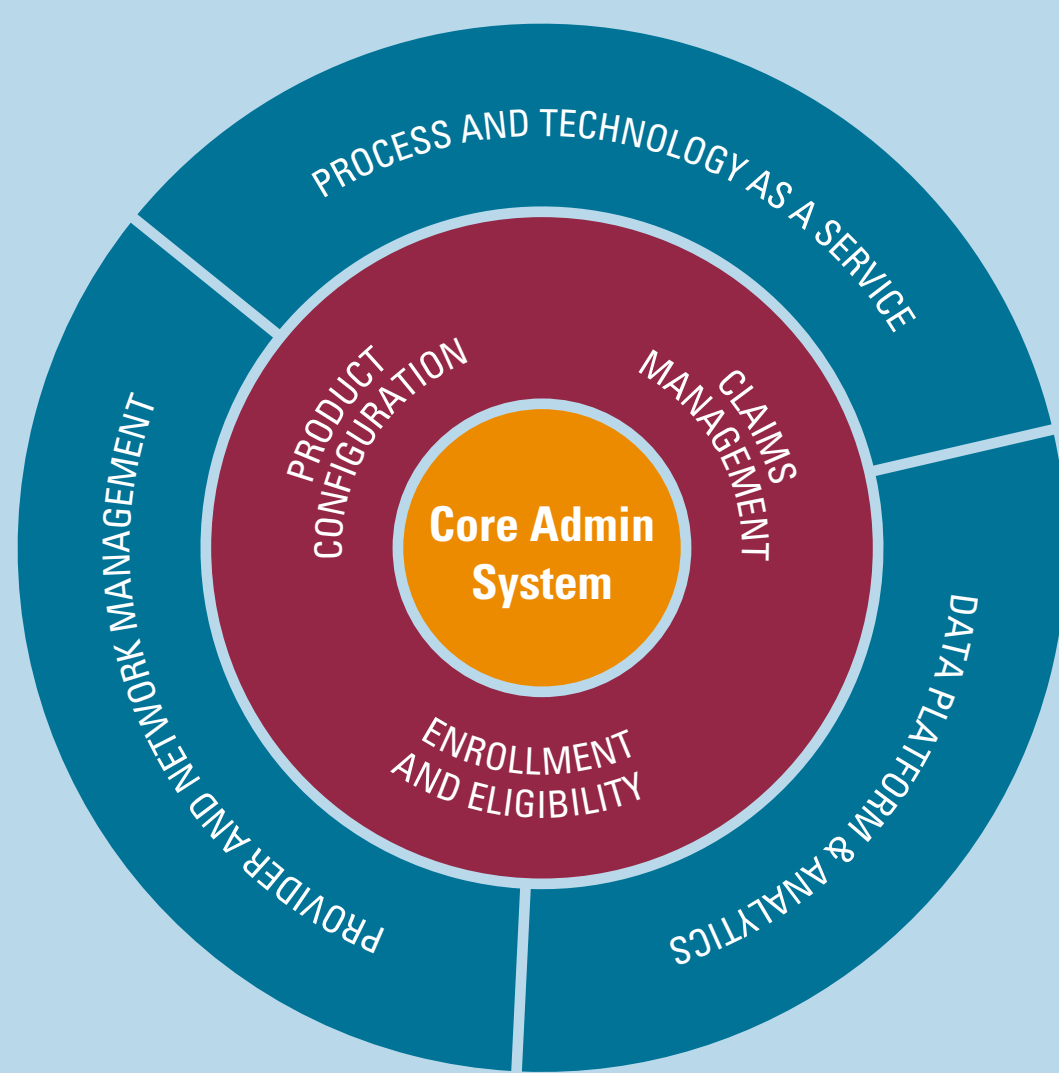
**Are You Searching for Ways to Dramatically Reduce PMPM?**

## INSURTECH DISRUPTS HEALTH INSURANCE AT MAX SPEED



**Are You Prepared To Compete With Insurtech?**

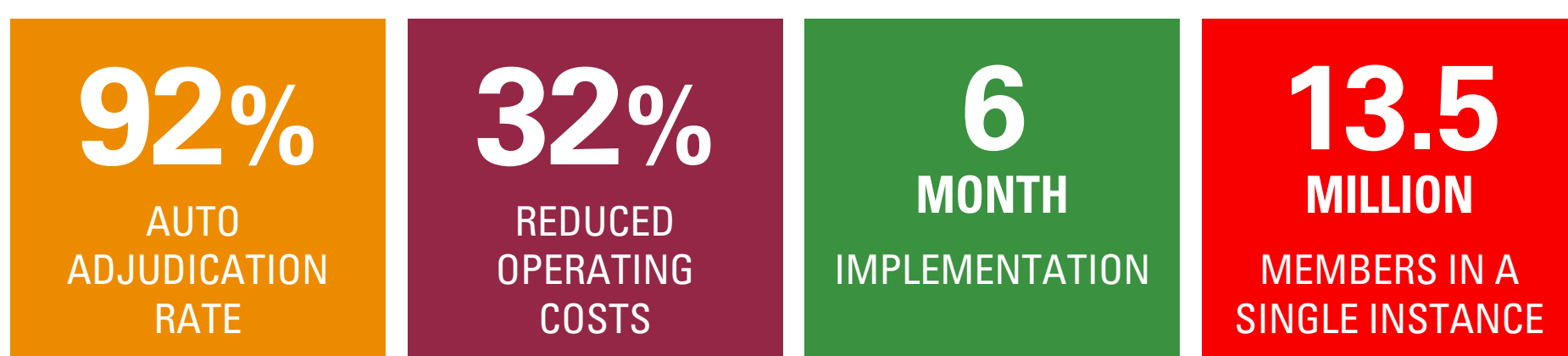
## A PROVEN APPROACH TO LOWER COSTS



- 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?**

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