Enterprise Architecture–Driven Financial Model
Healthcare Multi-Product Transformation

This financial model explains how Enterprise Architecture (EA) investments translate into measurable business value, cost reduction, risk avoidance, and revenue enablement. It is designed for CFO, CIO, CDO, CISO, and Board review.

1. Investment Categories

Category	Examples	Typical %
Platform & Shared Services	IAM, API, Events, Data, Security	35–45%
Product Delivery	Clinical, member, provider apps	30–40%
Data, AI & Analytics	Lakehouse, ML, GenAI	10–15%
Security & Compliance	ZTA, audit, tooling	5–10%
Change & Enablement	Training, onboarding, adoption	5–10%

2. Cost Baseline (Before EA)

Cost Area	Annual Cost ($M)	Problem
Duplicate integrations	18	Point-to-point sprawl
Manual compliance	6	Audit overhead
Incidents & outages	12	Low resilience
Slow delivery	15	Opportunity loss
Data rework	10	Low trust analytics

3. Value Levers Enabled by EA

Value Lever	Mechanism	Annual Impact ($M)
Platform reuse	Shared services	10–15
Faster time-to-market	Self-service + reuse	8–12
Risk avoidance	ZTA + compliance automation	5–8
Ops efficiency	Observability + SRE	6–9
Data & AI enablement	Trusted analytics	7–12

4. 3-Year Financial Projection

Year	Investment ($M)	Benefits ($M)	Net Value ($M)
Year 1	35	18	-17
Year 2	25	45	+20
Year 3	20	65	+45

5. ROI & Payback

• Payback period: 18–24 months
• 3-year ROI: 120–180%
• Risk-adjusted ROI: 90–130%
• Break-even occurs mid-Year 2

6. Risk-Adjusted View (Board)

EA-driven investments reduce regulatory exposure, outage impact, and delivery volatility. Avoided cost is often larger than direct savings and must be treated as risk insurance.

7. Funding Model Recommendation

• Fund platforms as products (multi-year)
• Fund products by capability, not project
• Tie funding to OKRs & reuse metrics
• Protect platform funding from annual cuts