# Medical Insurance Claim In the US

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**CAPSTONE PROJECT 1** 



## Background Information

- In the United States, the prevalence of obesity increased from 30.5% to 42.4%, and the severe obesity increased from 4.7% to 9.2% from 1999–2000 through 2017–2018
- The medical cost for people who have obesity was \$1,429 higher than those of normal weight



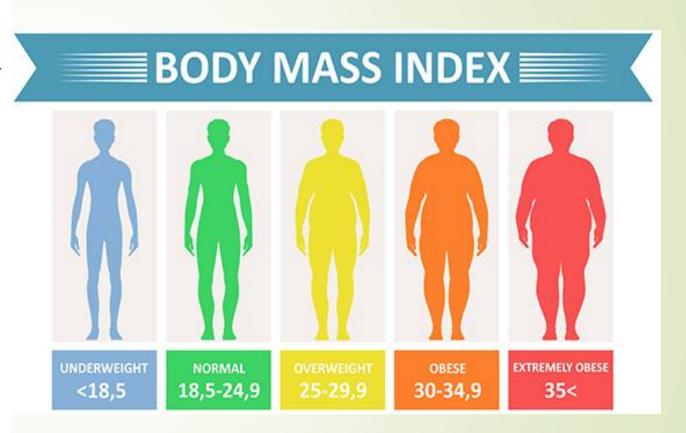


### Problem Statement

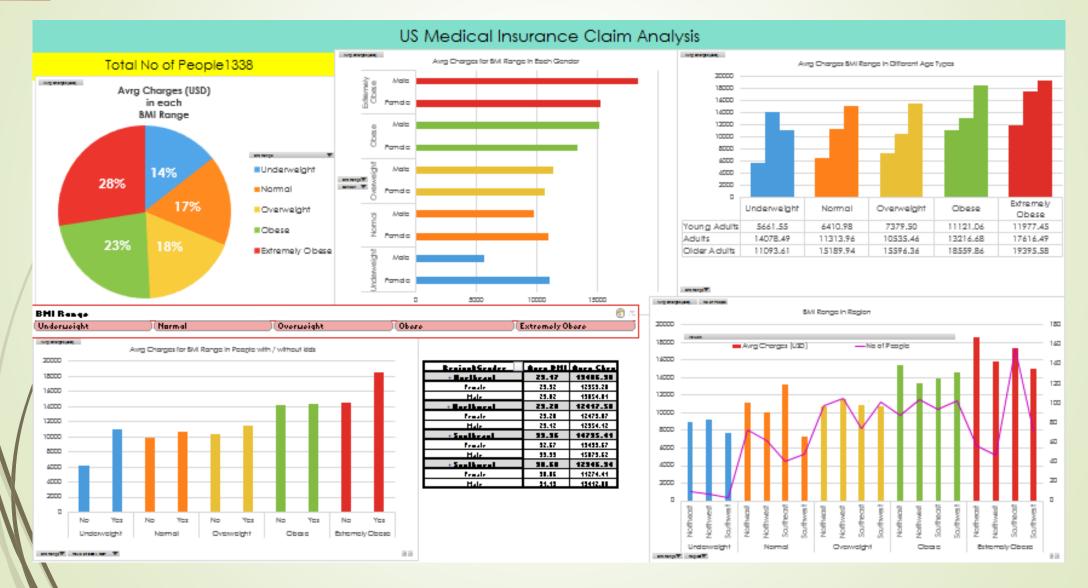
An insurance company intends to investigate how obese people with other factors impact the trend of the medical claim charges to reduce medical claim by customers

## Data Source & Preparation

- Source:<a href="https://www.kaggle.com/mirichoi">https://www.kaggle.com/mirichoi</a><a href="https://www.kaggle.com/mirichoi">0218/insurance</a>
- Preparation
  - BMI
  - Age Type
    - Young Adults (18 to 29 yo)
    - Adults (30 to 49 yo)
    - Older Adults (50 to 64 yo)
  - People with / without Kids



# Data Analysis - Dashboard



## Proposed Solution

- Encourage exercise and promote good eating habits with incentives
  - Target Southeast region-> More extremely obesity people
  - More exercise activities or events
  - Campaign to promote healthier lifestyle
- Family carnival to encourage all ages
- Free virtual workout sessions
- Sharing of healthy lifestyle, food recipes



### Conclusion

- Obesity is one of the factor for the increase in medical claim
- No of Obesity People > People with Normal BMI
- Average medical claim in Obesity Male > Female -> Female take better care about their health
- Higher average medical claim in Older Adults and People with Kids in obesity -> Busy & More Unhealthy
- Southeast Region have a higher average BMI range may indicate a different regional habits

# The End

Thank you

### References

- https://www.cdc.gov/nchs/products/databriefs/db360.htm
- https://www.researchgate.net/publication/26720398 Rite of Passage Why Young Adults Become Uninsured and How New Policies Can Help 200 9 Update
- https://www.cdc.gov/healthyweight/assessing/bmi/adult\_bmi/index.html
- https://www.kaggle.com/mirichoi0218/insurance