## EthInsurance: A Blockchain based alternative approach for Health Insurance Claim A MAJOR PROJECT REPORT

Submitted By

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(Assistant Professor, Department of Networking and Communications) in partial fulfillment of the requirements for the degree of

#### BACHELOR OF TECHNOLOGY

In

**COMPUTER SCIENCE ENGINEERING**with specialization in CYBER SECURITY



# DEPARTMENT OF NETWORKING AND COMMUNICATIONS COLLEGE OF ENGINEERING AND TECHNOLOGY SRM INSTITUTE OF SCIENCE AND TECHNOLOGY KATTANKULATHUR: 603203

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#### **ABSTRACT**

Health Insurance is something the entire world relies on when it comes to medical treatment. But it is prone to several frauds between the process and removing them is really a challenge when it comes to India. The use of Blockchain technology increases the involvement of the user directly thus making it a clear process in every domain. Blockchain is used in this work to create a claim model that keeps insurance company transactions transparent. Patients, hospitals, and insurance companies will all be in direct touch with one other in an effort to eliminate fraud. In addition, it allows patients, clinicians, and other third parties to safely and efficiently access medical data.

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#### INTRODUCTION

#### 1.1 Overview

As long as several parties agree on the legality of a new participant entry, the blockchain is read-only and unchangeable. Health care and insurance firms across the globe are rapidly adopting blockchain technology. Most of the market share is expected to go to blockchain-based data sharing in the healthcare industry over the next few years. Various health insurance challenges, such as interoperability and standardization of medical data, can be addressed with blockchain technology, which might break down data silos in the industry. Due to the advantages of health data being stored universally, access to the whole medical history of patients, and reduced work of humans for processing the data of patients, contract processing is made visible by the capabilities of smart contract and distributed ledger of the blockchain The term "blockchain" In addition, blockchain provides for real-time monitoring and auditing. On the blockchain, all parties involved (doctors, pharmaceutical companies, and insurance companies) are held accountable. Thus, the healthcare industry as a whole, including insurers, policyholders, healthcare providers, and patients, can foster a climate of trust.

Over the last decade, most of the cities throughout the world have started to use technology to protect individual patient data provided by intelligent healthcare systems. Over time, more health records will be added and stored. The patient's physical characteristics such as weight and height are all added. Several parties are responsible for creating, storing, and changing data for effective utilization and care of the patients. Healthcare stakeholders were polled, and 16 percent said they anticipate to use blockchain solutions soon, while 56 percent said they want to use them by 2020. A blockchain is a digital ledger that is safe, private, and unchangeable. The blockchain stores transaction metadata. Smart contracts are used in blockchain technology to implement business logic and to automate a large number of transactions. Health care data is generated every day and stored in a database for future use. In order to avoid data leaks or tampering, this private medical information must be stored

securely. Encryption and distributed ledger storage make it difficult to alter or gain unauthorized access to the data in a blockchain. Here, we suggest a health insurance system based on blockchain technology and smart contracts to achieve data secrecy, immutability, and transparency.

#### 1.2 Motivation

Transparency and immutability are the hallmarks of blockchain transactions, making it an ideal solution for small-scale digital transactions. The optimal circumstances for its utilization are those where users on the network do not trust one another and where the data chunks are small. Patients, providers, and suppliers should all be able to prove their identity. Medical situations where blockchain can be particularly useful include handling the dynamic consent of patients to their data being utilized. Immutability, privacy of data and transparency in a blockchain-based health record are all interdependent. The patient is always the proprietor of their own record in an electronic health record thus liable for any changes to the record. The user is the one who has given others permission to read or edit their data. This type of change is transparent because it is automatically detected by the user. Unless the patient has given permission, no data may be deleted or modified, making the records irreversible. Finally, when it comes to privacy of data, each has its own owner, so it is publicly not accessible. Anyone who wants access to the medical records must first obtain permission. It has the potential to improve identification integrity and transparency while combating unequal versioning and maintaining consistent identity. As more information from wearable clinical devices becomes available, this becomes increasingly important. Individual and organizational health-care providers should provide accurate and up-to-date information about their location and service availability so that patients can find them, organizations can understand them, and payers can appropriately reimburse them. The reliability and accuracy of relevant statistics may be improved via a blockchain. It can provide a visible, auditable method for consumers to grant access to their personal fitness data to third parties using their unique credentials and encryption key. This includes allowing fitness professionals, carriers, and other relevant actors access to their clinical statistics and other data for the purposes of direct health-care delivery or allowing research, statistical, or other secondary uses of their data. The fundamental benefit of using blockchain here is that dissipates the necessity of a middleman. The user data contains information on the policies, and the policy provider company can request immediate access to the heath related data and begin the insurance claim procedure. A middleman's role between the provider company and the policy holder requesting treatment-related documentation would be obsolete.

#### 1.3 Scope

Web-based application will be used for the project's primary goal of creating a decentralized network of patients, hospitals, and insurers. A lot of attention is paid to the idea of putting medical records on the blockchain. The goal is to make the insurance claim procedure easier for both the insurance company and the insured. As long as the network is entirely safe and sturdy, as well as completely flawless and smooth, it is never acceptable to compromise security. The goal of this project is to create a dAPP that allows patients to save all of their medical records in one location. During a health insurance claim for a specific treatment, the hospital and insurance company might both request access to those records.

#### 1.4 Objective

The project's goal is to streamline and shorten the time it takes to process insurance claims. Instead of the hospital requesting payment from the insurance company, we are attempting to leverage insurance as a payment method via blockchain. The insurance provider looks into the patient's data to determine the exact amount of the claim. Before sending the final bill to the patient, the hospital settles any outstanding accounts. This reduces the amount of work the patient has to do while yet keeping the process as transparent as possible. Authentication and permission are all that are needed from the patient. As a result, it strives to offer a health insurance claim process that is risk-free, open, and simple.

#### 1.5 Need

In India, the process of obtaining health insurance is just too time-consuming. A central point of storage to the patient's records is not available to the patient. Direct claims have a lower priority because the claim procedure prioritizes compensation. Compensation for numerous persons therefore necessitates the involvement of a middleman. A network that allows patients to access all of their medical records and treatment information in one place is

essential. In addition to being more convenient for the insured, filing a claim directly with the hospital and having it settled there is a better way to submit the claim. This means that blockchain might be put to good use in both scenarios.

#### LITERATURE REVIEW

The goal of this writing survey is to establish the information we need to use blockchain in healthcare and insurance by utilizing our scholarly information and research papers related to the topic. It also appears to provide us with a system for delineating references to the understandings and suspicions, if any exist.

We specifically investigate base papers on how to store health records on blockchain, as well as applications on insurance in healthcare using blockchain.

#### 2.1 Research Findings

Title of Paper	Journal/ Conference Name	Summary	Year	Author Names
"Blockchain in Insurance: Exploratory Analysis of Prospects and Threats"	"International Journal of Advanced Computer Science and Applications, Vol. 12, No. 1"	Focuses on opportunities and threats in insurance sector. Uses blockchain to enhance processes like claim submission, processing and also fraud detection. Framework designed for three functionalities in the insurance sector i.e., claim submission, fraud detection and KYC of the client.	2021	"Anokye Acheampong AMPONSAH, Benjamin Asubam WEYORI,Ade bayo Felix ADEKOYA"
"Blockchain applications in health care and public health: Increased transparency"	"JMIR MEDICAL INFORMA TICS"	The goal is to provide an overview of blockchain solutions aimed at solving healthcare challenges from an industry perspective, with a focus on solutions developed by healthcare and technology companies.	2021	"Velmovitsky, P. E., Bublitz, F. M., Fadrique, L. X., & Morita, P. P"

"Health Insurance Claim Using Blockchain"	"International Research Journal of Engineering and Technology (IRJET)"	A design for insurance claim model in which Blockchain will help our system maintaining transparency between the insurer and the company. This proposed model replaces the agent and offers the direct contact between the insurer, hospital and the company	2021	"Jaya Kuckreja, Pranit Nigde, Pranjal Patil"
"A Study of Block Chain- Based Electronic HealthCare Record System"	"International Journal of Advanced Research in Science & Technology (IJARST)"	The blockchain use in medical systems leads to an automated data collection and verification process, modification and aggregation of data from a variety of immutable and tamper-proof sources, providing secure data with low potential for cybercrime. Increase. Investigate the development of intelligent technology and what is needed. Security requirements to implement in health care.	2020	"Singh, Mr Harjender"
"Implementation of Smart Contracts based on Hyperledger Fabric Blockchain for the Purpose of Insurance Services"	"International Conference on Biomedical Innovations and Applications (BIA), Varna, Bulgaria"	Idea is to completely digitalize the insurance process. Use cryptography for data protection and authorizing visibility of data. Use smart contracts to create, monitor and automate the process and reduces role of brokers. Also provide a software solution using blockchain to be used in the insurance sector	2020	"Aleksieva, V.; Valchanov, H.; Huliyan, A"
"Blockchain- Based Medical Records Secure Storage and Medical"	"Journal of Medical Systems, Springer Science Business Media, LLC"	This paper showed light on how to use blockchain technology to check for all medical data together. Interoperability is a difficult due to scattered data. The chance of data leakage increases. A blockchain framework to store all health-related data, patient information, past medical history.	2019	"Yi Chen, Shuai Ding, Zheng Xu"

"A systematic review of blockchain"	"Southwester n University of Finance and Economics, Chengdu, China"	Learn how blockchain has evolved over the years, and its different versions. Take advantage of how the blockchain is used and how it translates into the benefits of the business. It gives us ideas in different areas where blockchain technology can be	2019	"Min Xu, Gang Kou"
"Healthcare information exchange (HIE) using hyperledger fabric blockchain"	"Journal of Advanced Research in Dynamical and Control Systems"	The system is inefficient to protect privacy and integrity of health care data from unauthorized access attempted from inside the cloud environment Implementation of a distributed HIE system using Hyperledger fabric blockchain for reliable and trusted exchange of EMR's which will overcome the limitations of conventional cloud-based ecosystem	2019	"Chechare, T., Murugan, A., Muriganantha m, B., & Ganesh Kumar, S"
"A Blockchain- based Architecture Framework for Secure Sharing of Personal Health Data"	"IEEE 20th International Conference on e-Health Networking, Applications and Services"	A blockchain-based scheme for accessing data and monitoring its use. The architecture of the mechanism that controls the data after release. Improved privacy, minimized risk, better data management than current systems	2018	"Sandro Amofa, Emmanuel Boateng Sifah, Kwame OB Obour Agyekum, Smahi Abla, Qi Xia, James C. Gee, and Jianbin Gao"
"A Blockchain Framework for Insurance Processes"	IEEE	This document provides a distributed repository to replace the role of mediator who normally reviews all claims-	2018	"Mayank Raikwar, Subhra Mazumdar,

		related documents. It proposed a decentralized system for health insurance claims using blockchain technology		Sushmita Ruj, Sourav Sen Gupta, Anupam Chattopadhyay, and Kwok- Yan Lam"
"A design of blockchain- based architecture for the security of electronic health record (EHR) systems"	"IEEE International Conference on Cloud Computing Technology and Science"	This paper introduces the blockchain-based architecture of the Electronic Health Record System (EHR). This is a blockchain solution to improve the inter-operability of current EHR systems and prevent tampering with And misuse of EHR.	2018	"Yang, GuangLi, Chunlei"
"Integrating blockchain for data sharing and collaboration in mobile healthcare applications"	"IEEE"	It is impossible to overstate the importance of mobile and wearable technology in advancing healthcare and medical research. Sharing personal health information in a secure and simple manner is critical to enhancing the medical industry's interactions and collaboration.	2017	"Liang, X., Zhao, J., Shetty, S., Liu, J., & Li, D"

#### SYSTEM ANALYSIS

#### 3.1 Existing System

Healthcare systems today are more concerned with how to store electronic patient health data than anything else. One of their primary concerns is ensuring that medical histories are preserved securely so that they may be checked at any time using the blockchain-based ledger. However, when we talk about health records, we must also mention health insurance. In terms of healthcare, it's a critical component. In the healthcare industry, there has been relatively little discussion or study on how to merge blockchain use for record storage with such applications. Healthcare providers and patients file insurance claims on a daily basis with the insurance company. Currently, health care providers and insurance companies work with insurance agents to process insurance claims. Information such as medical records, insurance policy records, and personal details of patients may be leaked by insurers. It takes a long time and a lot of effort to file an insurance claim manually. Traditionally, a distributed database is managed by a single centralized system. These records are subject to alteration. Data breaches and record tampering pose a risk to record privacy and authentication when kept in a central server as technology advances and the number of records grows. In the healthcare and insurance industries, data integrity and access control are key concerns. Similarly, insurance companies are coping with the issue of fraudulent claims. False claims might be paid for by providing false information to the insurance company. Finding and preventing fraud has become a major problem for businesses, which not only costs money for the organization, but also increases the amount of time it takes to process and settle payments. The drawbacks of this system are frauds during claim, less transparency to the patient, no privacy to data and takes too long to apply for claim

#### 3.2 Proposed System

We're working on an app that can be used in the healthcare industry to securely store healthcare records and provide a transparent and clear procedure for filing health-insurance claims, among other things. In order to implement our proposed solution, we leveraged blockchain technology. An important first step is for the user to supply their own personal information. There will be "blockchain blocks" in the system that will be used to hold information on a person's insurance policy, medical health report, and medical bill.

A blockchain is a network of nodes that may send and receive data that is stored in a distributed ledger. Contracts that interface with the EVM and communicate with users through the frontend are referred to as the dAPP collectively. End-user nodes connected with patients store and produce records on a regular basis. The primary goal of our proposed strategy is to hide the flaws in the current system. As a result, we built it to be capable of securely storing health records so that the entire medical history could be retrieved in the event of an emergency, all while attempting to speed up the health insurance claims process. According to the idea, health-care professionals and insurance companies would be expected to work together directly. As a result, the method does not require the involvement of a third party. This method also ensures that the CIA trinity is observed and followed. Because the patient maintains his or her own health records, they are private and only accessible to those who have been granted permission by the patient. The information is constantly accessible for reference because it is stored in a decentralized network. It is not possible to modify data that has been saved without the authorization of the owner. Non-repudiation is an important feature since it tells the patient (owner) about who is changing the record and when they are changing it. The dAPP is set up in such a way that any data addition requires the payment of a specific quantity of ETH, also known as a gas cost. Duplicate records have been removed from the dAPP, therefore security is being attempted to be maintained in the same way. In this system, a single patient will have only one record. One-stop access to health information, reduced claim fraud, more transparency in the claims process, easy and smooth claim processing, transparency and integrity of stored data, and the inability to deny or revoke health records in certain circumstances are all advantages of the proposed system.

#### 3.3 System Requirements

#### **3.3.1 Software Requirements**

- Smart Contracts using Solidity
- Remix IDE for development and deployment of contracts
- Ganache blockchain for local development
- React for frontend

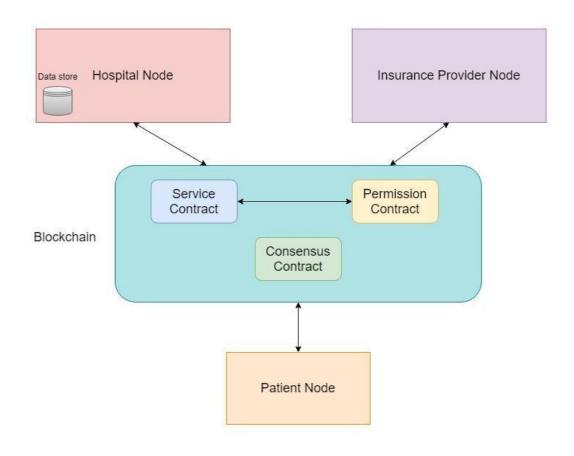
#### **3.3.2 Hardware Requirements**

- Dual core CPU (minimum) / Quad core CPU (recommended)
- 4GB RAM (minimum)/8GB RAM(recommended)
- 500GB free space (for full Ethereum blockchain)

#### SYSTEM DESIGN

#### **4.1 System Architecture**

The patient, the hospital, and the insurance company are all involved in the design of this project's system architecture. Only the patient has access to the blockchain where the patient's health records are maintained. The patient, the hospital, and the insurance company are the three main components of our architecture. The patient has complete control over who has access to their records because to the blockchain, which is linked directly to them. The Consensus Contract, Permission Contract, and Service Contract are the three contracts we use to do any kind of operation on the blockchain. Each module in the framework relies on these connections to function. The diagram below provides an overview of the architecture's basic structure.



#### Fig 1: System Architecture

A collaborative procedure between the patient, the hospital (as a health-care provider), and the insurance company is envisioned for this project's system architecture. All three communicate with the blockchain using the dAPP, that stores the patient's health records, but only when the patient gives access.

The following is a representation of the dApp's basic architecture diagram:

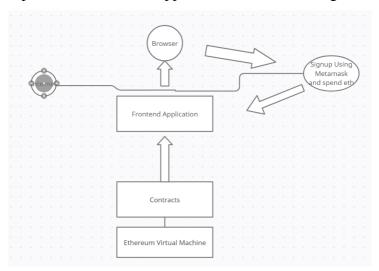
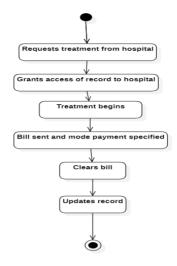


Fig 2: Architecture of dAPP

#### **4.2 Activity Diagrams**

#### **4.2.1** Treatment Activity

The treatment of a patient is one of the activities going place between the three modules. Hospitalization is requested by the patients in this area. The hospital then begins therapy after requesting access to a patient's medical records. After the therapy is completed, the patient is emailed a final bill and asked to choose a payment method. If the payment method is an insurance claim. Having interacted with the claimant and successfully processed their claim, the hospital pays the patient's account. After this, the patient will receive their final bill. After the patient pays the bill, the hospital updates the patient's record.



Patient Treatment Activity

Figure 3: Activity Diagram of Patient Treatment

#### 4.2.2 Claim Activity

The claim procedure is the other major activity occurring in the modules. As the name suggests, it's all about insurance claims. An insurance claim is requested by the hospital when a patient specifies the method of payment as insurance. The insurance company asks for access to the patient's medical data to verify the insurance coverage. In order to process a claim, the insurance company first checks to see if the policy is valid. A claim amount is calculated based on the information provided, and the hospital is informed of the finalized amount. First, the hospital settles its bills with insurance, and then it sends a final bill to its patients for payment.

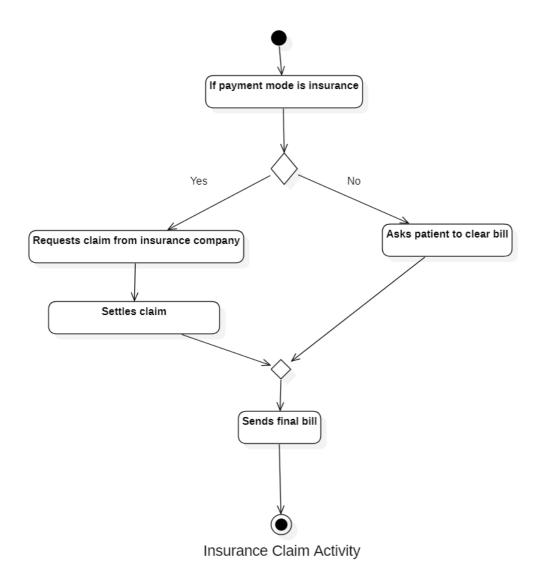
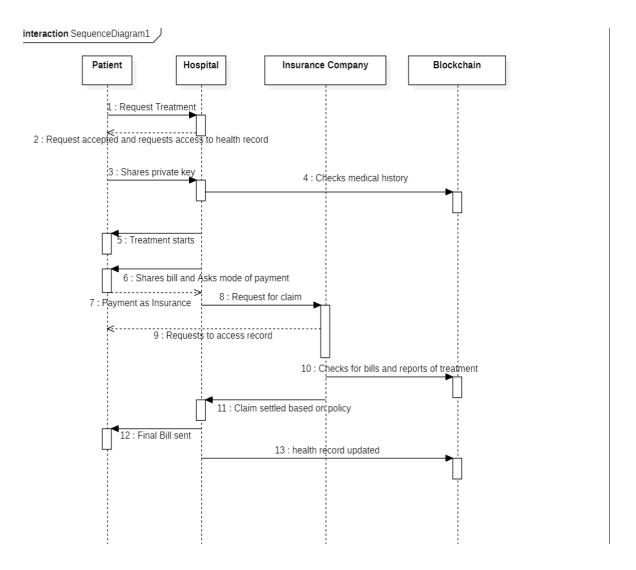


Figure 4: Activity Diagram of Insurance Claim

#### **4.2.3** Sequence Diagram

A Sequence Diagram, as it is referred to, is a visual representation of the architecture's modules' interactions with the events that occur sequentially. Patients, the hospital, and the insurance company all communicate with one another and the blockchain in our design.



**Figure 5: Sequence Diagram** 

#### **MODULES & ANALYSIS**

#### **5.1 Modules**

#### **5.1.1 Patient**

An individual patient's medical history is stored in the blockchain using a patient module. They can update their own records since they have access to the blockchain and can interact with it, allowing them to read and write records. Throughout the duration of their stay at a hospital, the patient maintains regular contact with the facility. They only contact with the insurance company for the purpose of providing access to their records.

#### **5.1.2 Hospital**

There are regular interactions with patients and insurance companies in this module, which makes it the busiest one in the framework. It's also in charge of updating patient records as needed. The hospital asks for the patient's consent to record the patient's medical history, as well as to bill the patient's personal information. Patients are informed of the final bill once they ask the insurance company for a claim for a specific patient. In addition, they are in charge of ensuring that patient records are kept up to date following the conclusion of treatment.

#### **5.1.3 Insurance Company**

In order to settle a claim, this module verifies the patient's medical records and sends the claim amount to the hospital. To request access to read the record, you must speak with the patient.

#### **5.2 Contracts**

In a distributed ledger, contracts can be implemented, and contract execution can be fully automated. As computer code that governs interactions between network nodes and is kept on the blockchain, this notion is applied in numerous blockchain projects, including Ethereum

and Hyper-Ledger. Using a public shared ledger on a distributed network, the run process will be immutable if you accept to execute.

#### **5.2.1 Consensus Contract**

By regularly approving new nodes' security, the blockchain uses consensus to identify new members of the network. In the event that a node needs to be terminated or overwritten, contracts can cause damage to the chain. All registered users and miners in the consensus agreement are recorded. The registered node's voting rights and Ethereum address are saved. Validating new nodes on the chain is also accomplished through the use of consensus contracts.

#### **5.2.2 Service Contract**

This guarantees that users are made aware of their use of data and the transactions that are occurring. Relationships between chain nodes are critical to the chain's overall functionality. A list of existing and future relationships is included in service contracts as a result. For each node, it also includes the Ethereum address. The contract can be used to check on the patient's request for consent.

#### **5.2.3 Permission Contract**

The addresses of various nodes that can access and interact with the records stored in the chain are stored here. Each time a record is added, a new one is created with a different id. You can have varying degrees of access to a site. To communicate in the framework, you can do so in two ways: first, when two contracts interact to execute a specific activity, and secondly, when one of the modules communicates with one of the contracts for activities like adding a node or seeking authorization.

#### **COMPONENTS OF dAPP**

#### 6.1 Tools / IDE

**Remix IDE**: In addition to being a desktop and web application, Remix IDE is free and open source. There are several plugins with simple user interfaces and a fast development cycle. Useful for contract development and as a teaching and learning tool for Ethereum. There are plugin-based development tools provided as part of the Remix Project. Subprojects include the Remix Plugin Engine, Remix Libs, and, of course, the Remix-IDE. For building solidity contracts, Remix IDE is a powerful open-source tool that can be used right from the browser. Deployment and deployment testing components are also included.

**Visual Studio Code**: Visual Studio Code is a small but powerful source code editor for Windows, macOS, and Linux that runs on your desktop. Additionally, it has a robust ecosystem of extensions for other programming languages (including C++/C#/Java/Python/PHP/Go) and runtimes (such as .NET and Unity).

Ganache Blockchain: A personal blockchain called Ganache enables the rapid construction of distributed apps based on the Ethereum and Corda platforms. There are no restrictions on when you can use Ganache; it can be used at any stage in the development cycle to construct, deploy, and test your decentralized applications. It's available in both a user-friendly and command-line interface version. Ganache UI is a desktop application that works with both Corda and Ethereum. Ganache-cli (formerly known as the TestRPC) has been released for Ethereum development.

**Metamask**: MetaMask is a browser extension for Ethereum enabled distributed applications (Dapps). That way, blockchain-reading dAPP can read from any website that uses the Ethereum web3 API. User approval or rejection of a Dapp's transaction is facilitated using a secure interface provided by the Dapp itself.

#### **6.2 Technology Stack**

**Solidity:** Solidity is an object-oriented, high-level programming language that is used to create smart contracts. Smart contracts are computer programmes that regulate the behaviour of accounts in the Ethereum state of affairs. It is a curly-bracket programming language that is intended for use with the Ethereum Virtual Machine (EVM). C++, Python, and JavaScript have all had an impact on it. In the section on language influences, you can learn more about the languages that Solidity was influenced by and how Solidity was created. Among other things, it is statically typed and enables inheritance, libraries, and sophisticated user-defined types, among other things. You may use this to establish contracts for a variety of purposes, including voting, crowdsourcing, blind auctions, and multi-signature wallets. We are using solidity version 0.8.7 and have written the code in the Remix IDE about which we have mention earlier.

**React:** When it comes to developing user interfaces, React is a free and open-source front-end JavaScript library that relies on UI components. Next.js, for example, may be used as a foundation for the construction of single-page, mobile, and server-rendered applications, while React can be used as a platform for these types of applications. The main focus of React is with state management and rendering that information to the DOM; therefore, constructing React apps typically indulges the usage of additional libraries for routing and some client-side functions in addition to the use of React.

**Material UI:** Material UI is a front-end framework for React that is free and open-source. Based on Google's Material Design, Material UI is designed to give a high-quality digital experience while designing front-end visuals for websites and other applications.

#### **FUNCTIONALITIES**

#### 7.1 Add Patient

The add patient functionality is basically like a patient registration to the dApp. It is a onetime function for every patient who wants to get added to the blockchain. Here the patient has to enter their personal details along with their previous medical history. This helps maintain all patient records in one place making it easier to access. Here in our dApp, patients **Aadhar number** is being used a unique id. If he or she tries to register again with same Aadhar number the dApp returns an error.



Fig 6: Add Patient

#### 7.2 Get Patient

The get patient details functionality is basically to retrieve and check the details of patient which are already stored on the blockchain. As mentioned earlier, the patient aadhar is the unique identification parameter thus it is being used to retrieve all patient data stored with that particular aadhar as the unique parameter.



Fig 7: Get Patient Details

#### 7.3 Add Hospital

The add hospital functionality is like a hospital registration to the dApp. It is a one-time function for every hospital for getting added to the blockchain. It is a mandate to get added if any patient record has to be accessed. Here the hospital enters all the necessary details like it address, contact, email etc. This is a step to maintain a level of security by allowing only registered hospitals to ask access for health records.



Fig 8: Add Hospital

#### 7.4 Add Treatment Details

This is a hospital specific functionality. Here the hospital adds the treatments details to the blockchain when a patient gets treated at the hospital. Like mentioned before, the dApp is created to maintain a one-stop access for patient health records thus when the patient is treated the hospital directly adds the details to the blockchain. Here the hospital assigns a unique treatment id for each treatment so as to keep a check on the treatments conducted.



Fig 9: Add Treatment

#### 7.5 Get Patient Treatment Details

The get patient treatment details is basically to retrieve the patient treatment details which they have undergone at the hospital. The treatment details can be retrieved using the treatment id which was the unique number related to that treatment assigned by the hospital.

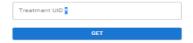


Fig 10: Get Treatment Details

#### 7.6 Add Insurance Provider

The add insurance provider functionality is like a provider registration to the dApp. It is a one-time function for every provider for getting added to the blockchain. It is a mandate to get added if any patient record has to be accessed. Here the provider enters all the necessary details like it address, contact, email etc. This is a step to maintain a level of security by allowing only registered providers to ask access for health records.



Fig 11: Add Insurance Provider

#### 7.7 Add Insurance Policy

The add insurance policy is the where the policy details are entered. Like all details based on the policy number are added in this

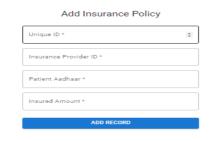


Fig 12: Add Insurance Policy

#### 7.8 Get Policy Details

Here based on the based on the policy details whatever details are stored on the blockchain are retrieved back.



Fig 13: Get Policy Details

#### 7.9 Connect to Metamask

It is like an on-off button on the dApp where the user can directly interact with the Metamask extension before using the functionalities. Once the Metamask is connected to the desired account the button changed to "Disconnect" only after which the user can interact and add data to the blockchain.



Fig 14: Connect to Metamask

#### **CONNECTION WITH DAPP**

#### 8.1 Connect to Metamask

• Click on the Connect to Metamask button



Fig 15: Connect to Metamask

Metamask extension pops up and select account which has to selected.

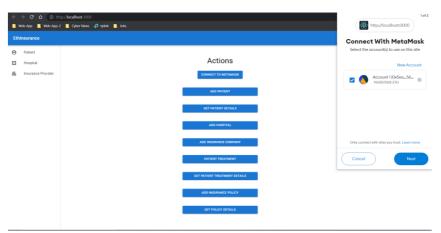


Fig 16: Metamask connection popup

• Click Connect for getting connection



Fig 17: Connect to account

#### 8.2 Add details on Blockchain

- Click on Add Patient/ Add Hospital / Add Insurance Company / Add Insurance Policy
- Add the information with respect to the fields on that page
- Click on Signup and the Metamask pop ups directly from the extension

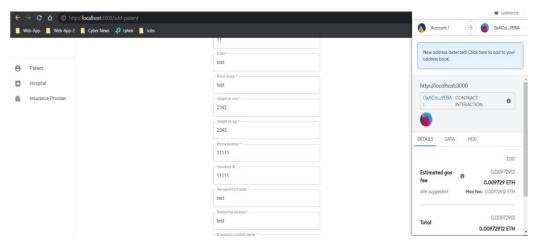


Fig 18: Gas Fee for adding data to Blockchain

• Check the gas fee and click confirm. The details get added on the blockchain.

#### 8.3 Get Details from Blockchain

- · Click on any get function seen on the dAPP
- There is any one particular field which is the unique id for the module
- Enter the field value and the details appear.

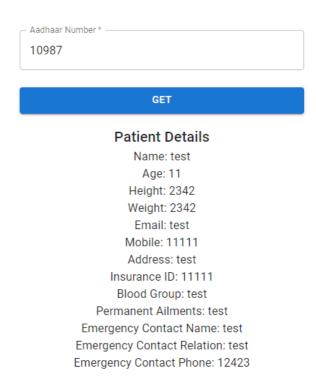


Fig 19: Get Details from Blockchain

No gas fee is charged for the get function.

# **CHAPTER 9**

# **CONCLUSION**

Decentralization, permanence, anonymity, and verifiability are just a few of the benefits that blockchain offers over traditional systems. Reliability and safety are guaranteed by the suggested system. A decentralized healthcare system built on the blockchain that removes the associated costs. Before transferring the record over the network, validation and authorization are used to decrease the risk of unauthorized use of the record. To prevent illegal access, each patient is assigned an individual Ethereum address and identifier. The framework's data security is further enhanced by the use of multiple contracts as stated. In-transaction registration and paperwork may be more necessary if you're running numerous contracts on a single node. In order to secure the highest level of security for your health record, this system uses some sensitive health information.

# **CHAPTER 10**

# **FUTURE IMPROVEMENTS**

The proposed framework is an improvement in the model that eliminates the cost of intermediaries in obtaining insurance, and the hospital handles the application process directly with the insurance company, eliminating the hassle of the insurance company's work. However, a front end for such applications is absolutely necessary for a smooth process. Therefore, creating a dApp using a proposed model with a blockchain on the backend is a great opportunity to use this transition for your customers. There are also doubts about adding various security mechanisms to data stored in web applications and block chains. Therefore, it is important to implement security best practices and guidelines. Our ultimate goal is to build a completely secure architecture by always adhering to security controls.

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# **APPENDIX**

### **SAMPLE OUTPUTS from dAPP:**

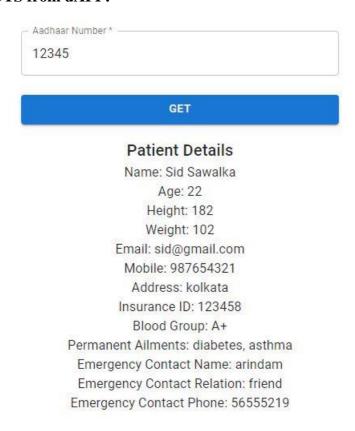
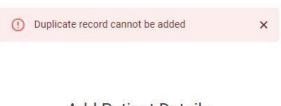


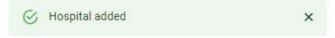
Fig 20: Get Patient Details



Add Patient Details



Fig 21: Duplicate record validation for Aadhar Number



# Add Hospital Details



Fig 22: Add Hospital

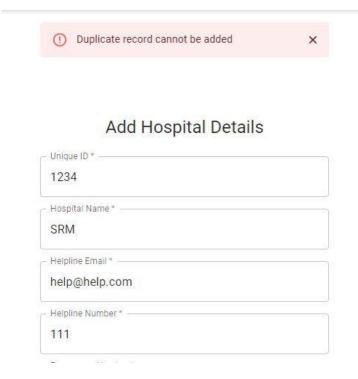
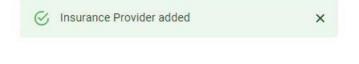


Fig 23: Duplicate record validation for Unique ID



# Add Insurance Provider Details

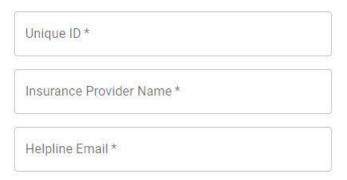


Fig 24: Add Insurance Provider

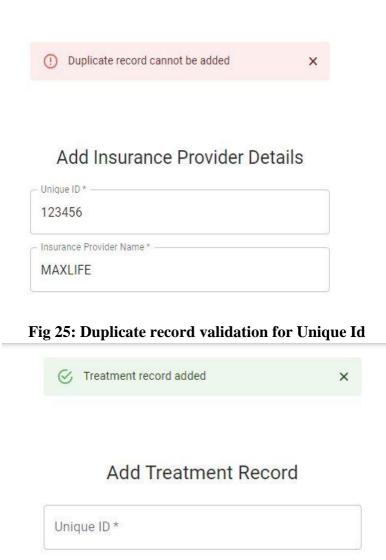


Fig 26: Add Patient Treatment

Patient Aadhaar \*

Doctor's Name \*

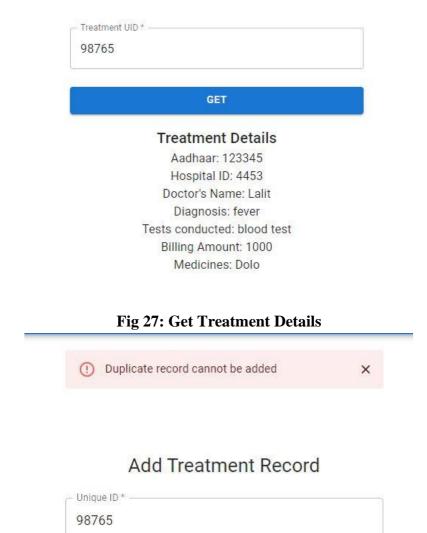


Fig 28: Duplicate record validation for Unique ID

Patient Aadhaar \*

12345

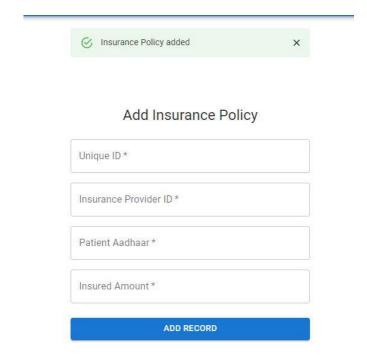


Fig 29: Add Insurance Policy

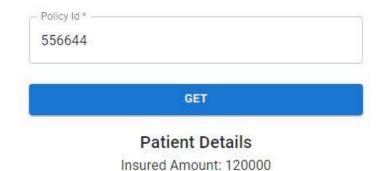


Fig 30: Get Policy

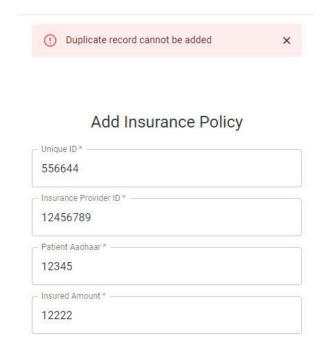


Fig 31: Duplicate record validation for Unique Id

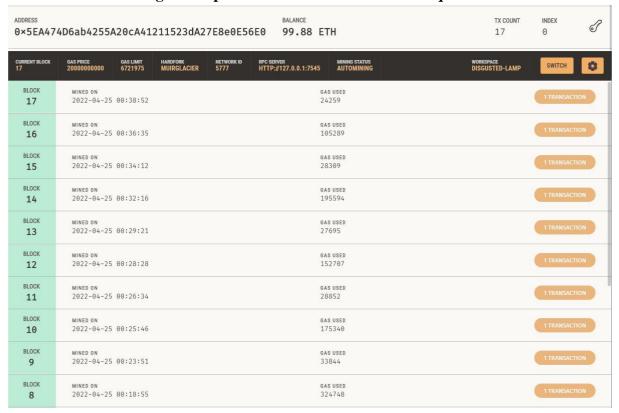


Fig 32: Transactions Block shown in Ganache Blockchain



Fig 33: Wallet in use

#### **SAMPLE CODES:**

### 1) SOLIDITY:

```
pragma solidity ^0.8.7;
// SPDX-License-Identifier: MIT
contract Ethinsurance {
  address private owner;
  modifier ownerAccess{
    require(owner== msg.sender);
  constructor(){
    owner = msg.sender;
  }
  struct patient {
    string email;
    string name;
    uint age;
    uint phoneNo;
    string bloodGroup;
    uint insuranceCompanyId;
    uint height;
    uint weight;
    string residential Address;
    string ailments;
    string emergencyContactName;
    string emergencyContactRelation;
    uint emergencyContactPhone;
  }
  struct inputPatient {
    uint aadharno;
    string email;
    string name;
    uint age;
    uint phoneNo;
    string bloodGroup;
    uint insuranceCompanyId;
    uint height;
    uint weight;
    string residential Address;
    string ailments;
    string emergencyContactName;
    string emergencyContactRelation;
    uint emergencyContactPhone;
  mapping (uint => patient) patientInfo;
  mapping (uint => bool) patientRecord;
```

```
function addPatientInfo (inputPatient memory inputPatientInfo) public
    require(patientRecord[inputPatientInfo.aadharno] != true, "Record already exists");
    patientRecord[inputPatientInfo.aadharno] = true:
    patientInfo[inputPatientInfo.aadharno].email = inputPatientInfo.email;
    patientInfo[inputPatientInfo.aadharno].name = inputPatientInfo.name;
    patientInfo[inputPatientInfo.aadharno].age = inputPatientInfo.age;
    patientInfo[inputPatientInfo.aadharno].phoneNo = inputPatientInfo.phoneNo;
    patientInfo[inputPatientInfo.aadharno].bloodGroup = inputPatientInfo.bloodGroup;
    patientInfo[inputPatientInfo.aadharno].insuranceCompanyId =
inputPatientInfo.insuranceCompanyId;
    patientInfo[inputPatientInfo.aadharno].height = inputPatientInfo.height;
    patientInfo[inputPatientInfo.aadharno].weight = inputPatientInfo.weight;
    patientInfo[inputPatientInfo.aadharno].residentialAddress = inputPatientInfo.residentialAddress;
    patientInfo[inputPatientInfo.aadharno].ailments = inputPatientInfo.ailments;
    patientInfo[inputPatientInfo.aadharno].emergencyContactName=
inputPatientInfo.emergencyContactName;
patientInfo[inputPatientInfo.aadharno].emergencyContactRelation=inputPatientInfo.emergencyConta
ctRelation:
    patientInfo[inputPatientInfo.aadharno].emergencyContactPhone =
inputPatientInfo.emergencyContactPhone;
  function getPatientInfo(uint aadharno) external view returns (patient memory patientInfoValue)
    return patientInfo[aadharno];
struct ins_comp {
    string name;
    string helplineEmail;
    uint helplineNumber;
    uint emergencyNumber;
    string location;
  }
  struct ins_comp_info {
    uint uid;
    string name;
    string helplineEmail;
    uint helplineNumber;
    uint emergencyNumber;
    string location;
  }
  mapping (uint => ins_comp) CompInfo;
  mapping (uint => bool) providerRecord;
  function addInsuranceProvider(ins comp info memory ins comp infor) public{
    require(providerRecord[ins_comp_infor.uid] != true, "Record already exists");
    providerRecord[ins comp infor.uid] = true;
    CompInfo[ins_comp_infor.uid].name=ins_comp_infor.name;
    CompInfo[ins comp infor.uid].helplineNumber=ins comp infor.helplineNumber;
    CompInfo[ins_comp_infor.uid].helplineEmail=ins_comp_infor.helplineEmail;
```

```
CompInfo[ins_comp_infor.uid].emergencyNumber=ins_comp_infor.emergencyNumber;
  CompInfo[ins_comp_infor.uid].location=ins_comp_infor.location;
}
struct ins_policy {
  uint insuranceProviderId;
  uint patientAadhar;
  uint insuredAmount;
}
struct ins_policy_info {
  uint uid:
  uint insuranceProviderId;
  uint patientAadhar;
  uint insuredAmount;
}
mapping (uint => ins_policy) PolicyInfo;
mapping (uint => bool) insuranceRecord;
function addInsurancePolicy(ins_policy_info memory ins_policy_infor) public{
  require(insuranceRecord[ins_policy_infor.uid] != true, "Record already exists");
  insuranceRecord[ins policy infor.uid] = true;
  PolicyInfo[ins_policy_infor.uid].insuranceProviderId=ins_policy_infor.insuranceProviderId;
  PolicyInfo[ins_policy_infor.uid].patientAadhar=ins_policy_infor.patientAadhar;
  PolicyInfo[ins_policy_infor.uid].insuredAmount=ins_policy_infor.insuredAmount;
function getProviderInfo(uint uid) external view returns (ins_comp memory InsCompValue)
  return CompInfo[uid];
function getPolicyInfo(uint uid) external view returns (ins_policy memory InsPolicyValue)
  return PolicyInfo[uid];
}
struct hospital {
  string name;
  string helplineEmail;
  uint helplineNumber;
  uint emergencyNumber;
  string location;
  string speciality;
}
struct hospital_info {
  uint uid;
  string name;
  string helplineEmail;
  uint helplineNumber;
  uint emergencyNumber;
  string location;
  string speciality;
```

```
mapping (uint => hospital) HospitalInfo;
mapping (uint => bool) hospitalRecord;
function addHospital(hospital info memory hospital infor) public{
  require(hospitalRecord[hospital infor.uid] != true, "Record already exists");
  hospitalRecord[hospital infor.uid] = true;
  HospitalInfo[hospital infor.uid].name=hospital infor.name;
  HospitalInfo[hospital_infor.uid].helplineNumber=hospital_infor.helplineNumber;
  HospitalInfo[hospital infor.uid].helplineEmail=hospital infor.helplineEmail;
  HospitalInfo[hospital infor.uid].emergencyNumber=hospital infor.emergencyNumber;
  HospitalInfo[hospital_infor.uid].location=hospital_infor.location;
  HospitalInfo[hospital infor.uid].speciality=hospital infor.speciality;
}
function getHospitaltInfo(uint uid) external view returns (hospital memory HospitalData)
  return HospitalInfo[uid];
}
struct treatment {
  uint patientAadhaar;
  string doctorName;
  uint hospitalId;
  string diagnosis;
  string testsConducted;
  uint billingAmount;
  string medicines;
struct treatment info {
  uint uid:
  uint patientAadhaar;
  string doctorName;
  uint hospitalId;
  string diagnosis;
  string testsConducted;
  uint billingAmount;
  string medicines;
mapping(uint=>treatment) TreatmentInfo;
mapping (uint => bool) treatmentRecord;
function treatPatient(treatment_info memory treatment_infor) public{
   require(treatmentRecord[treatment infor.uid] != true, "Record already exists");
  treatmentRecord[treatment infor.uid] = true;
  TreatmentInfo[treatment infor.uid].patientAadhaar=treatment infor.patientAadhaar;
  TreatmentInfo[treatment_infor.uid].doctorName=treatment_infor.doctorName;
  TreatmentInfo[treatment_infor.uid].hospitalId=treatment_infor.hospitalId;
  TreatmentInfo[treatment_infor.uid].diagnosis=treatment_infor.diagnosis;
  TreatmentInfo[treatment infor.uid].testsConducted=treatment infor.testsConducted;
  TreatmentInfo[treatment_infor.uid].billingAmount=treatment_infor.billingAmount;
  TreatmentInfo[treatment infor.uid].medicines=treatment infor.medicines;
}
function getTreatmentInfo(uint uid) external view returns (treatment memory TreatmentData)
```

```
{
    return TreatmentInfo[uid];
}
```

## 2) GET PATIENT DETAILS CODE:

Fig 34: Patient SignUp Code

Fig 35 : Patient SignUp Code

```
required
fullwidth
name='weight'
labbl='weigh'
value=(weight)
onchange=(handlechange)

</rr>

c/Grds

cfit item xs=(12)
cfetfeld
    fullwidth
    name1-phonen
    onchange=(handlechange)

c/Grid

cfit item xs=(12)
cfretfeld
    required
fullwidth
    name1-phonen
onchange=(handlechange)

c/Grid

cfit item xs=(12)
cfretfeld
    required
fullwidth
    label='jnsuranceId'
    value=(handlechange)

c/Grid

cfit item xs=(12)
cfretfeld
    required
fullwidth
    name1-insuranceId'
    required
fullwidth
    name1-insuranceId
    required
fullwidth
    name1-insuranceId
    required
fullwidth
    name1-insuranceId
cfit item xs=(12)
cfretfeld
    required
fullwidth
    name1-insuranceId
    required
fullwidth
    name-insuranceId
    required
fullwidth
    required
fullwidth
    remargencyContactName
    value=(semrgencyContactName)
    onchange=(handlechange)

corioitem xs=(12)
cretfeld
    required
fullwidth
    required
fullwidth
ful
```

Fig 36: Patient SignUp Code

```
required
fullWidth
name='emergencyContactRelation'
label='Emergency Contact Relation (They are my ...)'
value={emergencyContactRelation}
onChange={handleChange}

</Grid>
</Grid

<Grid item xs={12}>

<TextField
required
fullWidth
name='emergencyContactPhone'
label='Emergency Contact Phone'
type='number'
value={emergencyContactPhone}
onChange={handleChange}

</Grid>
</Grid>
</Button
type='submit'
fullWidth
variant='contained'
sx={{ mt: 3, mb: 2 }}>
Sign Up
</Box>
</Container>
}

export default PatientSignUp
```

Fig 37: Patient SignUp Code

3) Patient Treatment Details Code:

Fig 38 : Get Patient Details Code

Fig 39: Get Patient Details Code

4) Connect to Metamask from dAPP Code:

Fig 40: Connect Metamask

## 5) Patient Treatment Details:

Fig 41: Patient Treatment Details

```
fullwidth
label=('Doctor's Name')
value=(doctorName)
onChange=(handleChange)

<fordid=

<fordid=
```

Fig 42: Patient Treatment Details

Fig 43: Patient Treatment Details

```
<Box

sx={{

ma
                      marginTop: 8,
display: 'flex',
flexDirection: 'column',
alignItems: 'center'

<TextField
</pre>
                      required
fullWidth
                      value={treatmentUid}
onChange={(e) => setTreatmentUid(e.target.value)}
                      variant='contained'
sx={{ mt: 3, mb: 2 }}
onClick={onBtnClick}>
                 </br>
</Button>
{treatmentDetails && (
                            <Typography variant='h6'>Treatment Details</Typography>
                            <Typography>
Aadhaar: {parseInt(treatmentOetails.patientAadhaar)}
                            </Typography
                            <Typography>
Hospital ID: {parseInt(treatmentDetails.hospitalId)}
                            HOSPICAL TO (
</Typography>

Octor's Name: {treatmentDetails.doctorName}

</Typography>
Teaccaphy>
                            <Typography>
   Diagnosis: {treatmentDetails.diagnosis}
                             </Typography:
                            <Typography>
Tests conducted: {treatmentDetails.testsConducted}
                            <Typography>
Billing Amount:{' '}
{parseInt(treatmentDetails.billingAmount._hex)}
</Typography>
                            <Typography>
    Medicines: {treatmentDetails.medicines}
port default PatientTreatmentDetails
```

Fig 44: Get Patient Treatment Details

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