

Healthcare Claims Analysis- Where Is the Money Going?

Data Overview:

The dataset contains healthcare insurance claims data including member details, claim types, CPT and ICD codes, billed and paid amounts. SQL was used to clean the raw data by handling null values, removing duplicates, and standardizing fields. Aggregation queries were created to calculate total paid amounts, average paid per claim, and billed vs paid ratios for downstream analysis and dashboarding.

SQL (MySQL) Part — *Data Preparation & Logic*

Show how raw data was transformed into analysis-ready data.

What to present :

- ✓ Data understanding (tables, rows, issues)
- ✓ Cleaning & transformation logic
- ✓ Business rules applied
- ✓ Final dataset output used in Tableau

Data source: <https://www.analystbuilder.com/projects/healthcare-claims-where-is-the-money-going-TVHLO>

1. Database: MySQL
2. Tables used (claims, members)
3. Record count before cleaning

Data Cleaning :

- ✓ Check Duplicate/Null/Blank Values
- ✓ Create Duplicate Table (claims_staging & member_staging)
- ✓ Standardized date formats
- ✓ Data Type corrections
- ✓ Final clean Dataset (claims_clean & member_clean)

Data Analysing:

1. Claim Type Cost Breakdown
2. CPD & ICD Cost Drivers
3. CPT Drive Analysis
4. Member level Analysis
5. Billed vs Paid Ratio
6. Insurance Claims

SQL Logic (Key Queries):

1. Claim Type Cost Breakdown – **Inpatient** is **most expensive & Pharmacy least expensive** based on total paid amount.
2. CPD & ICD Cost Drivers
 - Top 10 **CPT codes** by total paid amount.

| cpt_code | Total_paid_amount | Claim_count | Avg_paid |
|----------|-------------------|-------------|----------|
| 85025 | 60 | 1 | 60.0000 |
| 31235 | 60 | 1 | 60.0000 |
| 99604 | 60 | 1 | 60.0000 |
| 90375 | 70 | 1 | 70.0000 |
| 99385 | 75 | 1 | 75.0000 |
| 81002 | 88 | 1 | 88.0000 |
| 43753 | 90 | 1 | 90.0000 |
| 50411 | 95 | 1 | 95.0000 |
| 9230 | 96 | 1 | 96.0000 |
| 83036 | 120 | 1 | 120.0000 |

- Top 10 **ICD codes** by total paid amount.

| icd_code | Total_paid_amount | Claim_count | Avg_paid |
|----------|-------------------|-------------|----------|
| D12.7 | 120 | 1 | 120.0000 |
| D50.6 | 50 | 1 | 50.0000 |
| F32.9 | 168 | 1 | 168.0000 |
| H60.3 | 145 | 1 | 145.0000 |
| J06.9 | 68 | 1 | 68.0000 |
| N40.1 | 150 | 1 | 150.0000 |
| S52.101A | 150 | 1 | 150.0000 |
| Z20.822 | 70 | 1 | 70.0000 |
| Z79.4 | 180 | 1 | 180.0000 |
| Z99.89 | 150 | 1 | 150.0000 |

- CPT codes with a **high paid amount per claim**

| cpt_code | Avg_paid_per_claim |
|----------|--------------------|
| 99604 | 60.0000 |
| 85025 | 60.0000 |
| 31235 | 60.0000 |
| 90375 | 70.0000 |
| 99385 | 75.0000 |
| 99070 | 77.0000 |
| 99212 | 77.5000 |
| 81002 | 88.0000 |
| 43753 | 90.0000 |
| 50411 | 95.0000 |

3. Member – Level Analysis

| member_id | claim_type | paid_amount_by_claim_type |
|-----------|------------|---------------------------|
| 1 | Inpatient | 28000 |
| 1 | Outpatient | 1600 |
| 1 | Lab | 400 |
| 1 | Pharmacy | 120 |
| 6 | Inpatient | 31500 |
| 6 | Emergency | 8000 |
| 6 | Outpatient | 2600 |
| 6 | Lab | 1200 |
| 8 | Inpatient | 17251 |
| 8 | Emergency | 4100 |
| 8 | Outpatient | 1341 |
| 8 | Lab | 280 |
| 8 | Pharmacy | 76 |
| 20 | Inpatient | 25050 |
| 20 | Emergency | 3000 |
| 20 | Outpatient | 1710 |
| 20 | Lab | 465 |
| 20 | Pharmacy | 150 |
| 28 | Inpatient | 25600 |
| 28 | Outpatient | 3600 |
| 28 | Emergency | 960 |
| 28 | Lab | 280 |
| 28 | Pharmacy | 120 |
| 32 | Inpatient | 35000 |

4. Billed vs. Paid Ratio

| claim_type | provider_id | cpt_code | paid_ratio |
|------------|-------------|----------|------------|
| Pharmacy | PRV00004 | 34567 | 1.0000 |
| Pharmacy | PRV01234 | 11111 | 1.0000 |
| Pharmacy | PRV00005 | 10345 | 1.0000 |
| Lab | PRV04567 | 23456 | 1.0000 |
| Pharmacy | PRV07890 | 34567 | 1.0000 |
| Pharmacy | PRV04567 | 99070 | 1.0000 |
| Outpatient | PRV12345 | 55210 | 1.0000 |
| Lab | PRV11223 | 80050 | 1.0000 |
| Emergency | PRV55667 | 99285 | 1.0000 |
| Outpatient | PRV33449 | 93000 | 1.0000 |
| Lab | PRV54321 | 1234 | 1.0000 |
| Lab | PRV67890 | 80050 | 1.0000 |
| Lab | PRV00007 | 78901 | 1.0000 |
| Outpatient | PRV00001 | 50123 | 1.0000 |
| Lab | PRV00003 | 50377 | 1.0000 |
| Pharmacy | PRV00004 | 50411 | 1.0000 |
| Lab | PRV01004 | 999 | 1.0000 |
| Pharmacy | PRV01005 | 1 | 1.0000 |
| Lab | PRV11111 | 11111 | 1.0000 |

5. Look for claim types, insurer pays significantly less or significantly more than the billed amount.

| | claim_type | Avg_Paid_Ratio | Payment_flag |
|---|------------|----------------|-----------------------|
| ▶ | Inpatient | 0.7375 | Underpaid |
| | Emergency | 0.7663 | Underpaid |
| | Outpatient | 0.8030 | Within Expected Range |
| | Pharmacy | 0.8895 | Within Expected Range |
| | Lab | 0.9078 | Within Expected Range |

MySQL to Tableau : All data preparation was performed in MySQL. The finalized, cleaned tables were then imported into Tableau using extract connections for dashboard development.”

