

Hardik Padhiyar

• Scranton, PA • 732-853-9996 • hardik.p@myjobsmails.com • [LinkedIn](#)

EDUCATION

- Financial Analyst with 4+ years of experience in healthcare and investment banking, managing end-to-end FP&A cycles including budgeting, forecasting, and monthly variance analysis across multi-million dollar portfolios.
- Skilled in building dynamic Excel-based financial models using historical spend, pipeline assumptions, and seasonal trends to support short- and long-range forecasts for cost centers and revenue-generating units.
- Proficient in data consolidation and reconciliation using Excel (pivot tables, VLOOKUP, Power Query) and SQL, with hands-on experience automating reporting workflows and reducing monthly close effort.
- Strong understanding of key financial metrics such as MLR, ACR, PMPM, and EBITDA; collaborated with actuarial, treasury, and front-office teams to deliver actionable insights for reforecasting and strategic planning.

EXPERIENCE

Humana Financial Analyst	Jan 2025 - Current
<ul style="list-style-type: none">• Assisted in preparing monthly reporting decks for 6 regional Medicaid plans, covering \$180M in combined revenue, by validating claim and premium data from internal financial systems.• Reconciled 1,500+ monthly claim records with GL entries using Excel pivot tables and lookup formulas, ensuring 98% accuracy in IBNR and claims payable reports for the finance close cycle.• Identified \$250K in monthly variances by comparing actual vs. forecasted MLR and ACR, contributing key insights for finance commentary shared with senior leadership.• Collaborated with actuarial and cost teams to input real-time utilization data into Q2 forecast templates, improving PMPM trend accuracy by 12% for behavioral health services.• Reduced turnaround time for ad-hoc finance queries by 35% by streamlining data pulls from internal systems into standardized Excel templates used across FP&A.• Flagged recurring \$180K+ in duplicate behavioral health claim payments over 3 months by auditing provider-level variance reports; findings led to updated validation rules in the finance system.	
Sage Softtech Financial Planning & Analyst	May 2019 - Jul 2023
<ul style="list-style-type: none">• Assisted in the end-to-end FP&A cycles for the investment banking division by consolidating revenue forecasts, tracking direct deal costs, and updating monthly reporting packs used by finance leadership.• Maintained dynamic Excel-based forecasting models incorporating historical spend, pipeline inputs, and seasonal adjustments, which helped refine short-term projections for multiple business units.• Worked closely with front-office stakeholders across M&A and Capital Markets teams to gather inputs for budget planning and ensure alignment between operational targets and financial forecasts.• Analyzed trends in vendor expenses, legal advisory fees, and technology overheads by comparing current vs. prior period spends, helping the team flag cost overruns and guide reforecasting efforts.• Coordinated with the Treasury and Controllership teams during month-end close cycles to validate accruals, reclasses, and intercompany chargebacks, supporting clean audit trails and accurate P&L reports.• Created and automated recurring dashboards using Excel macros and Power Query to streamline financial reporting processes and reduce manual errors during tight reporting deadlines.• Compiled monthly management review documents highlighting key financial KPIs such as expense ratios, headcount movement, and actuals vs. budget comparisons, which were shared with regional finance heads.• Contributed to financial analysis for strategic planning discussions, including assessing cost implications of delayed IPOs, fee compression in advisory deals, and expansion scenarios for new markets.	

TECHNICAL SKILLS

- **Financial Analysis:** Financial Modelling, Variance Analysis, DCF Valuation, Sensitivity Analysis, Cost Accounting, Budgeting, Forecasting, Investment Analysis, Financial Reporting, Month-end Close, Credit Risk Analysis, Portfolio Management
- **Data Analytics:** SQL, Excel (Advanced), Power BI, Tableau, BigQuery, Looker Studio, Data Validation, Data Preprocessing, Statistical Analysis, Trend Analysis, Data Visualization, Data Mining, A/B Testing, Root Cause Analysis
- **Programming:** Python, R, VBA, Scripting, Macros, Data Warehousing, Google Finance API, Algorithm Design, Machine Learning, Statistical Modelling, Data Structures, API Integration
- **Financial Tools:** SAP, Oracle EPM, Hyperion, Anaplan, BlackLine, Workday Adaptive Planning, Workday Payroll, NetSuite, Intacct, Cognos Analytics, TM1, Essbase, SAS Financial Management

EDUCATION

Marywood University
Master in Management Information System

Scranton, PA
May - 2025