Hardik Padhiyar

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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**

- 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**

- 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   **Scranton, PA**
Master in Information System   May – 2025