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Unified Benefits and Claims Intelligence
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Abstract— The **Intelligent Health Benefits Data Fabric** offers a rigorous, evidence-based framework for unifying claims coordination and population care operations—defining the architectural layers, analytic capabilities, and intelligent automation needed to improve outcomes, efficiency, and value across health systems. By consolidating an organization's complete claims, clinical, and social determinants data, the framework supports day-to-day operations while meeting strict privacy requirements. Claims data spanning multiple lines of business are harmonized and normalized into a single, well-governed source of truth for each data domain. Integration with comprehensive population health dashboards and key indicators—including stratified service-line risk profiles, standard care pathways, predicted outcomes, and quality benchmarks—enables more effective planning, management, and proactive health improvement across all population segments.

An overarching intelligent automation strategy, paired with AI/ML-driven solutions for key sense-and-respond applications such as fraud and abuse detection, denial preemption, trajectory prediction, and outcome forecasting, strengthens operational efficiency and effectiveness. For sophisticated operational control and hands-free claims coordination, these AI/ML-driven solutions combine a process orchestration engine, natural language processing, validation-ready shareable data, and predictive hyperscoring—enabling substantial task completion with minimal human resources or intervention.

Keywords—Data fabric; claims-data fabric; population-health-data-fabric; data-fabric; claims-coordination; care-

operations; claims-analytics; population-health-analytics; social-determinants-of-health; intelligent-health-analytics; artificial-intelligence.

1. INTRODUCTION

Health systems analogously generate two main groups of data: claims data, which document processed provision utilizations, and care operations data, which record planned provision utilizations, potential need, and market presence. The objectives of both types of data are also closely linked. On the claims side, the primary focus is to ensure that good-quality claims are paid at the right time, minimizing both fraudulent payments and denied claims, while maximizing timely processing and payment automation. On the care-operational side, the goal is to ensure that the right care operations are rendered at the right time, minimizing delivery waste, unnecessary readmissions, and service denials, while maximizing the quality of care delivered. For this purpose, the health benefits data fabric can be conceived as a merged data set for claims coordination and population-health-supporting care-operation analytics.

Table 1 — Eight service enablement areas (Section 3)

#	Service area	Function
1	Normalization & de-duplication	Canonical, single source of truth per domain
2	Validation	Rules-based checks against known conditions

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#	Service area	Function
3	Data quality	Lineage, anomaly detection, error aggregation
4	Analytics	Dashboards, risk profiles, benchmarks
5	AI integration	Fraud, denial, trajectory, outcome models
6	Auto-dispute	Automated claim contest workflows
7	Reconciliation	Coordinate-and-pay outcome management
8	Compliance	Privacy and governance enforcement

Table 2 — Five architectural components (Section 3)

Component	Role
1	Operational-process layers of the ecosystem
2	Benefit design, segmentation, coordination, incentives
3a–3b	Claims-data ingestion and setup service
4	Coordinate-and-pay outcome management
5	Intelligent enablement and predictive use cases

2. Conceptual Foundations of Health Benefits Data Fabric

A Health Benefits Data Fabric unifies complex, multidimensional health system data enabling adaptive intelligence and supports integrated, cross-domain functional operations. The concept blends data fabric principles with health benefits design concepts. Requirements of claims and claims operations data sources, population health operations data sources, and data defining health benefits within a provider organization are first defined. The prior forms a foundation for a unified claims coordination operational layer and the latter underpin unified data for management of a

population's health benefits. Enabling operational data for care delivery, monitoring, and improvement of a population's health requires transparent relationships between structure, governance, and functionality of health benefits. The multidimensional alignment of that data provides the basis for the design of population health operations.

The convergence of nearly three billion U.S. healthcare claims and healthcare operations is beginning to facilitate these outcomes for health systems. At the same time, advances in Healthcare Enterprise Architecture and risk-adjusted benchmarking provide foundations for health system data fabric implementations. Emerging data architectures are accommodated within that framework and readying deployment capability across health systems as priorities shift toward the management of a population's health to sustain health system viability and improve community value.

Table 3 — Predictive (sense-and-respond) use cases (Sections 4–5)

Use case	Target outcome	Typical model type
Fraud, waste & abuse detection	Flag anomalous claims	Anomaly / outlier detection
Denial prediction	First-pass claim resolution	Binary classification
Cost trajectory	Avoid high-cost patient escalation	Time-series forecasting
Outcome forecasting	Best-site routing for high-cost interventions	Regression / classification
Readmission risk	Trigger follow-up care	Binary classification

3. Architectural Components of a Unified Claims Coordination Layer

The Health Benefits Data Fabric unifies claims coordination and population care operations. The first architectural component, the unified claims coordination layer, ingests data from eligibility, enrollment, claims, provider, outcome, and social determinants sources,

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consolidating them into a canonical model and ensuring high quality. Eight service enablement areas—normalization and de-duplication, validation, data quality, analytics, AI integration, auto-dispute, reconciliation, and compliance—accelerate enterprise DataOps, underpinning a scalable commons and subject for AI models.

These combinations afford the architecture a consolidated, end-to-end view of capabilities: Component 4 supports coordinate-and-pay outcome management; 5 focuses on intelligent enablement and predictive use cases; 3a–3b describe the claims-data ingestion-and-setup service; Component 2 addresses methodical design of benefits, segmentation, coordination, and incentives for all actors in population-health operations; and Component 1 maps the operational-process layers of the Intelligent-Health-Benefits ecosystem. Data ingestion and normalization shape the target dataset for health-benefits analytics.

Mathematical Formulas:

Predictive hyperscore (combining weighted risk drivers for claim/patient scoring):

$$H = \sum_{i=1}^n w_i x_i$$

1. where x_i are risk factors (e.g., prior denials, missing fields, patient acuity) and w_i their learned weights.

Denial / readmission probability (logistic model, typical for the binary classification tasks in Table 3):

$$P(event) = \frac{1}{1 + e^{-(\beta_0 + \sum_i \beta_i x_i)}}$$

Fraud anomaly score (standardized deviation used for outlier/fraud flags):

$$z = \frac{x - \mu}{\sigma}$$

2. flag if $|z| > z_{threshold}$.

Cost trajectory forecast (exponential smoothing for per-patient cost projection):

$$C_t = \alpha A_t + (1 - \alpha) C_{t-1}, \quad 0 < \alpha \leq 1$$

3. where A_t is actual cost at time t and α the smoothing weight.

Risk stratification index (actual-to-expected benchmarking, referenced in Section 4):

$$RI = \frac{\text{Actual utilization}}{\text{Expected (risk - adjusted) utilization}}$$

A. Data Ingestion and Normalization

Health Benefits Data Fabric data ingestion encompasses the myriad data sources and types necessary to support claims coordination and population health operations. Primary source types include claims records, eligibility and enrollment data, medical and pharmacy provider information, and health care and social determinant outcome measurements, all normalized to provide a consistent view of clinical and claims records for environments with highly distributed data storage. Additional data categories predictive analytics engines for claim denial detection, fraud detection, readmission risk, cost trajectory modeling, and outcome and cost optimization trajectories.

Data ingestion methods cover batch and streaming throughout the deployment. Data schemas are aligned at ingestion according to centralized library definitions, with metadata definitions updated as new attributes are introduced or existing ones are changed. Dedicated mapping utilities transform source data into a canonical model prior to landing. Data are subject to normalization and de-duplication based on business-defined criteria and quality controls are configured at the source and within the data preparatory pipeline. A set of governance procedures support data quality assessment, data validation against known conditions and expectations, handling of errors during ingest and transformation processes, and refresh cadence for each source.

Data quality is defined against business priorities, with key data validation rules established for each data source. Expanded dashboards and reports that communicate data lineage in downstream systems, detect anomalies, and aggregate validation errors across sources improve fabric reliability. Data transformation pipelines for expanding, enriching, and conditioning data are managed by operations teams, with quality and business governance checkpoints integrated at key stages.

4. Population Health and Care Operations Enablement

The Intelligent Health Benefits Data Fabric enables population health analytics and operations to support care coordination and delivery. Metrics for population health (outcomes, costs, resource utilization), population segmentation (demographics, disease groups, social

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determinants), risk stratification and cohort definition (prospective and retrospective), benchmarking (actual-to-expected ratios) drive the design of the population health analytic specification and dashboarding layers. Access control rules are specified for sensitive population health information.

Population health is the health outcomes of a group of individuals, including the distribution of such outcomes within the group. A population refers to the patients/individuals that are impacted by a health-related event or intervention. For instance, the population affected by Coronary artery disease could be all those within a certain age group or population with Diabetes or Hyperlipidemia. Such populations can also be delineated based on patients' addresses, those residing close to Banks having long waiting time or those residing within Regions with Long response time. Predictive Analytics for Claims and Outcomes Predictive analytics is the branch of business analytics that uses statistical algorithms and machine learning techniques to identify the likelihood of future outcomes based on historical data. Data mining, machine learning, statistics, modeling, and machine learning are the primary analytical services offered. The area of predictive analytics has gained broad acceptance in a variety of industries including but not limited to banking, insurance, telecommunications, pharmaceuticals, medicine, meteorology, manufacturing, retail, and utilities.

The need for prediction has also been established in the area of healthcare. Specific areas of predictive analytics in healthcare include fraud detection, anticipatory medical equipment replacement, prediction of denial of claims, forecasting future medical costs, forecasting patient admission and readmission probabilities, trajectory of nursing care costs, hospital admission and readmission during winter, prediction of intention to undergo cervical cancer screening among women, prediction of health status among persons within the next two years and prediction of admission in Health Home for dual eligibles.

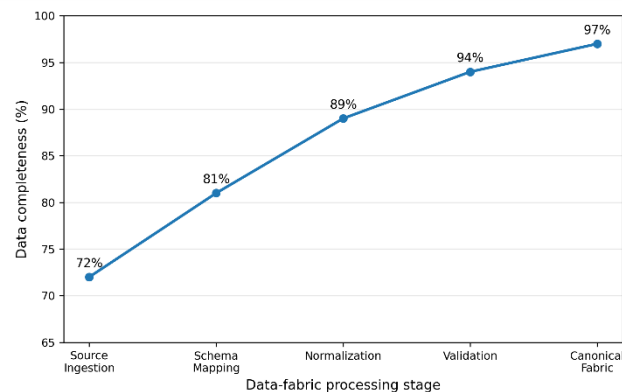


Fig. 1. Data completeness improvement across the health benefits data-fabric pipeline

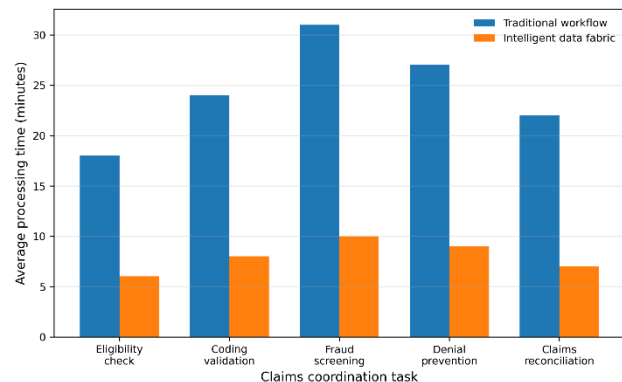


Fig. 2. Illustrative impact of intelligent automation on claims-processing time

A. Population Health Analytics

Population health management, analytics, and reporting support all advanced initiatives in population health, enabling segmentation of populations by clinical, utilization, cost, and social determinants of health factors. Standard measures for profiling and risk stratification are augmented with custom cohorts focused on issues such as opioid management, maternal and child health, coronary artery disease, chronic obstructive pulmonary disease, diabetes, end-stage renal disease, and heart failure. Dashboards drive periodic evaluation of performance versus benchmarks, with

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appropriate privacy controls for analytics on restricted cohorts.

Intelligent capabilities from AI and machine learning, integrated within the data fabric, support a wide range of predictive and prescription analytics, enhancing the operations of both claims departments and the broader health system. The predictive capabilities listed below illustrate the types of full life-cycle predictive capabilities typically of interest in a unified claims data management environment: 1. Detection of claims fraud, waste, and abuse; 2. Prediction of claims denial, with an aim of targeting first-pass resolution; 3. Identification of trajectory of projected costs, with a view to avoid high-cost patients; 4. Forecasting outcome of high-cost interventions, to prescribe best centre for high-cost surgery; 5. Prediction of patient readmission risk, both to assign follow-up care and to validate the need for follow-up..

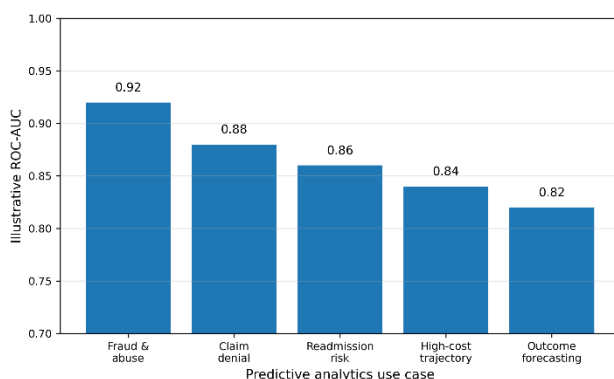


Fig. 3. Illustrative predictive performance across health-benefits analytics use cases

5. Intelligent Capabilities and AI Integration

Intelligent Capabilities and AI Integration encompass provisions and frameworks for AI training, integration, and operationalization. A novel use for the Data Fabric is predicting where chances for fraud and other outlier claim issues can be reduced. Outlier situations such as claim denials/backlog due to missing or errors in claims can be minimized through early warning. Similarly, claims/Billing efforts can enable prediction of trajectory of health care costs per patient based on demographic and clinical/history factors,

thereby enabling coaching interventions that can benefit/mitigate.

Determining how different patient factors contribute to measure outcomes (survival, complications, etc.) using ML modeling, and including these models in claims decision support is another use area. For instance, readmission prediction models can contribute to claims=bases release decision support.

Predictive Models in the above categories can play an outlier-test role either offline or on the fly. While Off-line use would concentrate on WIT-Use, on-the-fly use would examine the per-case risk-factors with an intent to reduce chances of that claim being an erroneous-claim.

In Cases like Claims Denial Prediction or Backlog Prediction, Machine Learning models trained on earlier claim data, listing the actual factors leading to Denial/Error can be gates that alert when a pending claim poses high chances of being misprocessed and thus take preventive action – enriching the claim with the missing-data or modifying it where applicable.

In the Population Health and Care-Operations axis, predictive models would concentrate mainly on Cost Trajectory predictions; enabling Study of why certain Groups/ C-Patients suffer more readmissions with an aim/rule-set to mitigate this risk, etc.

A. Predictive Analytics for Claims and Outcomes

Intelligent automation of health benefits data minimizes manual effort and maximizes accuracy. Display-ready dashboards alert operators to critical conditions, while predictive models anticipate future claims and outcomes. Consider predictive use cases involving (1) potential fraud, (2) potential denial, (3) future cost trajectory, (4) likely outcome trajectory, and (5) readmission risk. Well-defined data are employed to train supervised learning models—the same data sets used to prepare outcome-optimized groups and calibrate (normal) outcome profiles.

Split into responsive subgroups, the models are built in concert, with outputs flowing into a similarly designed predictive canvas. Associated population health segments serve as the engine for cross-validation of modeling processes and results. Within each group, the prevention tests

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confirm collection integrity and sensibly distributed key drivers before the models become operational. Future modeling requires adherence to established training, testing, and evaluation protocols, along with publication of suitable model inputs and performance metrics within a predictive catalog. Validation through historical performance replays completes the publication cycle. When operational, inputs reflect current conditions, models trigger an alert upon significant changes, and outputs connect directly to the operational canvas.

6. Conclusion

An Intelligent Health Benefits Data Fabric offers an evidence-based framework for unifying claims coordination and population health operations. Analytics capabilities and services for intelligent automation are integral to the approach, drawing upon existing health benefits data; the expected result is enhanced outcomes, efficiency, and overall value in health systems.

Fragmented solutions for claims coordination and population health operations hinder efficiency and value. Numerous studies indicate that better health outcomes for at-risk groups are achievable but costly; consequently, health benefits design increasingly incorporates coordination for both claims and operations. Accordingly, an Intelligent Health Benefits Data Fabric provides a rigorous framework for unifying these often-isolated components through the health system supporting their execution. Central concepts of data fabric development and support—including definition, extension, trademarks and foundation, enablement of intelligent capabilities and AI integration—highlight the benefits for a unified claims-coordination layer as proposed by historic industry standards.

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