Frontiers in Health Informatics
ISSN-Online: 2676-7104
www.healthinformaticsjournal.com
2022; Vol 11
Open Access

# AI-Driven Automation in Healthcare Claims and EHR Processing Using MuleSoft and Machine Learning Pipelines

**Sateesh Kumar Rongali**
Independent Researcher
ORCID ID: 0009-0007-1416-2632

Cite this paper as: Sateesh Kumar Rongali (2022). AI-Driven Automation in Healthcare Claims and EHR Processing Using MuleSoft and Machine Learning Pipelines. *Frontiers in Health Informatics*, *Vol.11(2022),757-759*

**Abstract**—Modern information technology has simplified the integration of disparate systems to improve interoperability across various industries, permitting efficient and frictionless activities. Nonetheless, healthcare claims-processing and electronic health record (EHR) systems have remained largely discon- nected, resulting in frequent manual interventions that are time-consuming, tedious, error-prone, and unsustainable. The growing volume of healthcare transactions, especially in the Covid-19 era, has rendered such manual processes infeasible. Consequently, interest in automating such activities has intensified. Regulatory groups such as the Centers for Medicare and Medicaid Services (CMS) have requested interest in encouraging automation for pre-authorizations and eligibility verifications. Furthermore, the automatic assessment of claims for pre-authorization, eligibility verification, and final adjudication is critical to ensure timely responses by payers and to reduce financial burdens on patients and providers. Similar automation of EHR processing would facilitate data extraction from unstructured clinical notes, quality checks on primitive concepts for standardized diagnostic and procedural coding for further interoperability, and expansion of medical operations, all useful in guiding future patients. The combination of natural language processing and machine-learning techniques has made such automation feasible.

**Index Terms**—Healthcare automation; claims processing; elec- tronic health record (EHR) processing; machine learning; data engineering; interoperability; MuleSoft; machine learning pipelines.

## I. INTRODUCTION

The proliferation of Artificial Intelligence (AI) holds great promise for automating a variety of processes practiced in domains ranging from finance to healthcare. Automation can relieve humans of mundane, repetitive tasks, thereby enabling them to spend more time on higher-value work. However, notwithstanding the surge of advanced AI techniques in ar- eas such as natural language processing (NLP), computer vision, and speech processing, manual activity persists in many, if not most, processes in finance and healthcare. Health insurance claim adjudication and Electronic Health Record (EHR) processing present lucrative opportunities for automa- tion. Claim adjudication consists of managing the criteria and rules governing the acceptance/rejection of claims; most health insurance providers still rely on human adjudicators

to determine the outcome of claims since they deal with complex cases. EHR processing is relatively more advanced, given
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**Fig. 1. AI-Powered EHR Systems**

the presence of vendors who facilitate the standardization of clinical notes; nevertheless, the majority of inputs to these processes are still unstructured and rich in clinical information that requires analysis. Deploying advanced techniques such as NLP and Machine Learning (ML) in a governance framework such as the Guidelines for Artificial Intelligence in Health Insurance can facilitate the automation of these domains. A practical implementation is presented of an end-to-end system that integrates a set of technologies to build a MuleSoft + ML Automation AI factory and apply it to health claims and EHR processing. The complete solution comprises the implementation of different MuleSoft integration patterns for data ingestion, data mapping, data transformation, data quality checks, auditing, and monitoring of data flows, together with the automatic creation of queries on external databases and a set of business decision automation flows. The resulting au- tomation factory is scalable and enables the implementation of new productivity-driving automations using standard MuleSoft capabilities.

## A. Background and Significance

The healthcare industry is under increasing financial pres- sure to cut costs while at the same time improving the quality of service offered to patients. Automated systems not only help in significantly reducing the manpower and operational costs involved in various business processes of the healthcare industry, but they also enable better service levels. However, instead of delivering any real value they mostly end up just transferring operations to non-medical staff at a lower cost, but still at huge expense. Although these operations are called administrative, in reality these tasks take away highly skilled professionals' time from activities where their expertise is best utilized. In healthcare, these administrative activities often comprise about 30The complete automation of healthcare claims and EHRs is not merely an aspiration but is mandated by various regulatory initiatives. Both the United States government as well as many individual states are exploring or have passed legislation requiring the adoption of electronic claim processing. The Health Insurance Portability and Accountability Act (HIPAA) requires health plans, healthcare clearinghouses, and healthcare providers that transmit any health information in electronic form in connec- tion with a HIPAA transaction to standardize the adminis- trative procedures associated with the electronic transmission of such information during its transfer from the healthcare provider to the health plan. A new wave of claims and EHR processing automation is emerging with the integration of artificial intelligence (AI), improving the transparency of the tool used, and the resulting decisions made.

## II. BACKGROUND AND CONTEXT

Automation of insurance claims processing has been an ongoing business process improvement initiative for several decades. Despite significant investments in these efforts, challenges remain in processing costs, response times, and,

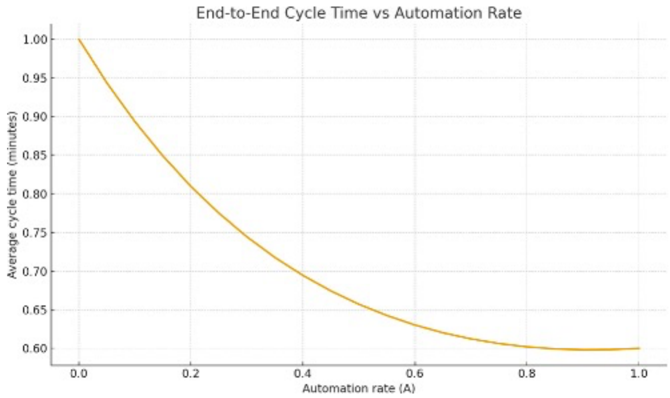


Fig. 2. End-to-End Cycle Time vs Automation Rate

| Automation Rate | Cost per Claim USD | Cycle Time min |
|---|---|---|
| 0 | 6.5 | 1 |
| 0.05 | 6.221 | 0.943 |
| 0.1 | 5.941 | 0.893 |
| 0.15 | 5.662 | 0.849 |
| 0.2 | 5.382 | 0.81 |
| 0.25 | 5.103 | 0.775 |
| 0.3 | 4.824 | 0.745 |
| 0.35 | 4.544 | 0.718 |
| 0.4 | 4.265 | 0.695 |

**TABLE I**

**AUTOMATION IMPACT TABLE**

Precision relates FP to TP

PPV = p = T P ⇒ FP = TP p

most importantly, manual adjudication rates. AI technology,

Let

TP +FP

1−p

combined with new regulations mandating improved electronic claims data interoperability in the USA, provides a renewed impetus for these efforts. In addition to automating claim adjudication, solutions are required for secure, real-time pre- authorization, and eligibility decision-making. Automation of clinical data extraction from EHR systems, with reliable coding alignment to ICD, CPT, LOINC, and SNOMED, is another area targeted for process improvement. Secure cross-organization data sharing, without loss of clinical semantic continuity, has further economical and operational advantages. Considerable research in these areas has taken place. However, implementation within large-scale enterprise- level production-standard infrastructures, with guaranteed data quality, speed, security, and privacy, has been limited. A technology architecture for implementing data extraction and verification functions, as outlined above, is available. It is based on an integrated data-enabled AI-driven ML-enabled event-driven enterprise-level architecture and technology stack based on MuleSoft and machine learning pipelines. The focus is on the business and technical architecture.

Equation 01: Cost model (derivation)
For a binary classifier applied on the automated path

$\Pr(y{=}+) = r\pi_+ + FPR(1 - \pi_+)$ (1)

$TP = rN\pi_+$ and $FP = FPR\,N(1 - \pi_+)$ . Solve for
FPR
$FPR = 1 - \pi_+ + r\pi_+ \cdot\ p$
$p_{wrong,auto} = (1 - p)\Pr(y{=}+)$
$C(A)=AC_{auto}+(1-A)C_{manual}+Ap_{wrong,auto}C_{rework}$ The dashed line at 1.50 shows the paper's cost target

A. Healthcare Claims Processing: Challenges and Opportu- nities

Mundane processing — validation of benefits and check medical necessity for pre-authorisation, external party check- ing coverage and eligibility — remains time consuming. And it still depends on people remaining human prompting slow, accurate decisions. If only this could be automated with the same accuracy as the rule-based segmentation for list matching made possible by basic classification. Validating compliance before adjudicating a claim is equally manual. Rule-based expert system manuals govern the first stage while AI classifi- cation systems suggest the second. Carrie, Clemens et al. How do you know when your AI-assisted engine decision is wrong? Identifying and remediating hidden error logs in healthcare claims adjudication using machine learning and attributions. If only more features could be added to capturing AI risk management and explainability within the model lifecycle.

More, if only a full end-to-end machine learning monitoring solution existed for claims processing. Boring work can also be valuable. Processing Clinical, CDSL, pharmaceutical and drug tests claims for reimbursement and payment is essentially re- entering data into another system. Even worse, pre-authorising test claims is like sticking a stamp on an envelope. Yet sooner or later claims must be processed. Out of both sheer volume and driver boredom the desire is to automate the validation of pre-authorisation linking the background checking of claims coverage and eligibility.

### B. Electronic Health Records: Data Landscape and Interop- erability

Automation of healthcare claims processing and electronic health record (EHR) preparation could reduce the costs and time associated with the respective tasks. Claims automation entails handling common scenarios without human interven- tion, while EHR preparation must maintain continuity with clinical semantics. Claims processing is initiated by the health- care provider submitting a claim to the corresponding payers. Claims management systems examine the claim, check the patient's coverage eligibility, assess whether pre-authorization is required, and validate code combinations and basics of the services rendered. If all these checks pass the claim, it is adjudicated and then paid, rejected, or sent back to the provider for resubmission. The objectives of claim automation are to reduce the cost per claim processed and the percentage of claims requiring manual intervention. A cost-saving target of less than $1.50 per claim and handling more than 75Payers must determine whether prior authorization is required for a specific claim before authorizing payment. The process examines a specific procedure and the specific patient to determine whether the procedure requires prior authorization. If eligibility verification detects that the procedure does not require prior authorization, it changes the claim's status to "Eligible for Processing." Otherwise, the claim moves to the prior-authorization workflow.

## III. ARCHITECTURE AND METHODOLOGY

The architectural framework encompasses the presented automation approaches, and supports appropriate data gover- nance, security, and interoperability requirements. The archi- tecture integrates MuleSoft with Machine Learning pipelines, and defines the integration pattern, with specification of Mule- Soft connectors, APIs, and orchestration flows. Summarizing the completed section of the analysis, presents a high-level architecture of the overall system, describes the connectivity among the architecture layers and components, and details the configuration of the MuleSoft layer. Data notwithstanding, the mapping, transformation, and quality-check steps are summa- rized, as are the details concerning the Machine Learning layer identified in the completed sub-sections. A clearly labeled Ar- chitecture Diagram accompanies this summary. Components, Data Stores, and Interfaces pertaining to the MuleSoft and Ma- chine Learning layers are annotated. Together, these elements emphasize the end-to-end processing of data from Ingestion

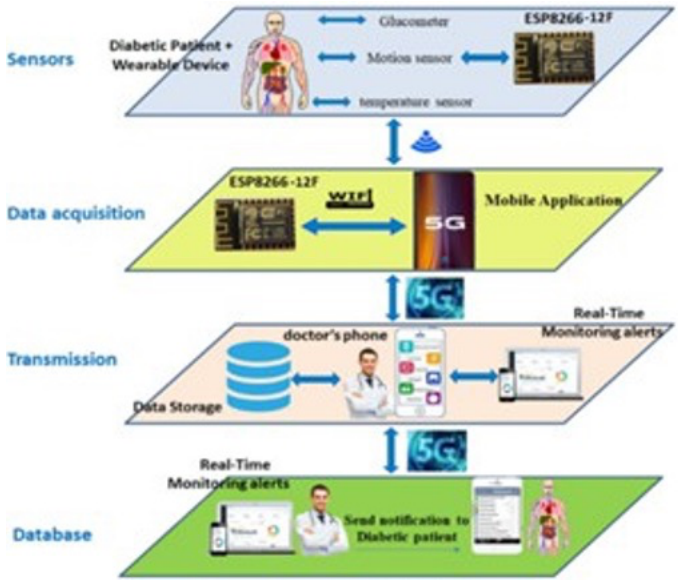


**Fig. 3. Architecture Diagram of AI-Driven Automation in Healthcare**

through Quality Check, showcasing Data Maps, Application Programming Interfaces for Form Data and Claims Aspects, and Orchestration Flows within the MuleSoft ecosystem.

### A. Overall Architecture Diagram

The overall architecture diagram conveys the fundamental components of the hybrid automation framework and the MuleSoft and machine learning modules in particular. The major components of the system, the principal data stores, and the key interfaces with data orchestration flows are high- lighted. The end-to-end pipeline processes claims and EHRs (including clinical notes) originating from disparate sources. Data governance and security provisions are delineated in adjacent sections. In particular, the design adheres to the applicable standards and best practices: HL7 FHIR (restful API design), pneumatic (data provenance), and OASIS DTM (data integrity and confidentiality). Data flow guarantees are defined based on the semantics of the controlling Cloud Data Fusion Orchestration component.

### B. Data Ingestion and Integration with MuleSoft

Using the data governance and security requirements as a guide, the data loading process into the healthcare claims and EHR platforms should be defined in detail. An outline of the data ingestion procedures, the mapping of input data into corresponding columns of the data stores, data transformation, and the verification of data quality are essential tasks. The data ingesting process can verify incoming data using a number of checks, including comparing the data with payload schemas. Both MuleSoft connectors and APIs developed within Mule- Soft provide the capability to ingest and process data into the claims and EHR platforms. MuleSoft orchestration flows manage the coordination of all necessary integration tasks. The data coming from upstream systems is originally raw and can be stored in a staging area. Mapping then reads the data normalized in the staging area, prepares it for data quality-checking procedures, and sends the output data into the operation platform.

## IV. AUTOMATION OF CLAIMS PROCESSING

Automation of Healthcare Claims Processing The objective is to automate as many routine aspects of healthcare claims processing as possible to reduce handling time, effort, and costs. Claims processing consists of many interrelated but largely separate workflows, each with multiple decision points that may involve calling on external data, rulesets, model predictions, and human intervention. Examining the interaction between these workflows reveals where combinations are possible, where the complexity of the case has crossed a threshold requiring a human eye, and why the throughput with manual handling takes longer than is acceptable to any of the parties. The first two clear candidates for end-to-end automation are eligibility verification and pre-authorization. Automating eligibility verification is particularly attractive in terms of cost and customer satisfaction because the proof is supplied by an external agency and so does not require manual control to ensure its accuracy. Early success with automating other aspects of eligibility verification and pre-authorization has also provided a useful foundation to build on. The initial step is to automate the data retrieval from the claims and the subsequent data validation against the receiving department as the COVID claim issues have already highlighted.

**Equation 01: Time/SLA model (derivation)**

Manual path as a queue. The manual tail sees rate
$\lambda_{man} = (1 - A)\lambda$

Using an M/M/1 approximation with pooled capacity
$\mu_{tot} = k\mu$,

$W_q = \mu_{tot} - \lambda_{man}\rho$, $\rho = \mu_{tot}$ , $T_{manual} = W_q + 1$

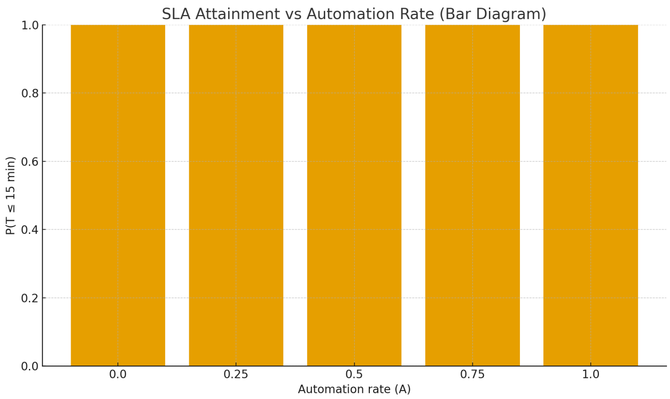


**Fig. 4. SLA Attainment vs Automation Rate (Bar Diagram)**

Therefore, this automated solution will focus on these aspects with the goal of increasing throughput, minimizing manual touchpoints, and, consequently, decreasing the overall cost of the process. The process involves checking whether a specific service requires pre-authorization, thereby avoiding the addi- tional administrative overhead of submitting service approvals. Service requests are checked against a predetermined list of services by the payer to determine whether pre-authorization is required. For services that require pre-authorization, relevant details will be checked against a predetermined list of more than 2000 service code modifiers to determine whether the pre- authorization request can be submitted. Additionally, coverage verification checks whether the member is active at the time of service, whether the employer’s account is active, and whether the service is within the member’s benefit. Both functions are automated to ensure 100 percent coverage verification of pre- authorization requests.

**B. Rule-Based and ML-Driven Claim Adjudication**

valid if $\lambda man < \mu tot$
Mixture cycle time
$\lambda man$
$\mu tot$

Claim adjudication can be performed using an explicit rule- based approach or by leveraging a supervised classification

$T(A)=ATauto+(1-A)Tmanual.$
$\Pr(T \leq tSLA) \approx A \cdot 1\{Tauto \leq tSLA\} + (1 - A)(1 -$
$e{-}tSLA/Tmanual)$
The table + charts in the canvas are computed from these formulas

**A. Pre-Authorization and Eligibility Verification**
Automating Pre-authorization and Eligibility Verification of Healthcare Procedures The pre-authorization and pre- determination process requires healthcare providers to request approval from payers before a specific service is performed to determine medical necessity. Specifically, the primary goal of pre-authorization is to obtain information about whether a service is eligible for coverage under the payer's plan and whether the patient has the coverage at the time of service.

model trained on historical data. The two options differ in terms of explainability, volume of historical data available for model training, and how they handle unsupported claim scenarios. In the rule-based approach, all eligible criteria and the logic involved are specified up-front by the adjudicator group, while in the ML alternative, only the labels correspond- ing to past claims are needed. Nevertheless, a relatively low percentage of historical claims may be sufficient to build an accurate classifier. The adjudication model can be trained on successful past claims, where the claims were accepted by the insurance company, and inappropriate requests that were rejected. This training should include features that capture patterns leading to acceptance or denial in the determination of the insurance companies. To aid in generating such features from the raw claims data, domain experts can be queried to understand the general patterns behind accepted claims.

Fig. 5. EHR and Medical Record Automation

## V. AUTOMATION OF EHR PROCESSING

To fully leverage machine-readable healthcare claims sub- mitted through high-volume datasets, it is equally impor- tant to automate the processing of electronic health record (EHR), which is the primary source of clinical data for supporting healthcare claims. Several companies, including UnitedHealthcare Group Inc., HTH Worldwide, Optimize Health, and eHealth Technologies, have developed platforms to expedite medical records retrieval and review, allowing healthcare claims to be processed using contemporary semi- structured data formats. Nevertheless, full automation of EHR processing remains a major research area. The observed lack of ML/hybrid systems to enhance standards in EHR data-quality and free-text coding continues to handicap the integration of claims and clinical data, hindering deeper business insights and prompt surges in demand-supply analysis across healthcare providers and payers. Data-extraction automation for clinical texts has gained further momentum with the progress being made in natural language processing (NLP). Technique-driven extraction methods now extend to syntax-sentiment level context-oriented sentiment analysis of unstructured reviews that haven't been coarsely consolidated, while the general data-availability work for topic modeling, clinical-event clas- sification, and named-entity recognition continues to drive quality processing of free-text, clinical-notes consolidation and standardization across various domains using custom-made sector dictionaries. In addition, industry support for third- party NLP services to expedite the ICD-10 code develop- ment and on-premise hosting has made the natural language understanding domain more mature. The synthetic data with general-domain BERT, BioBERT, and domain adaptation have recently been supported by HTH Worldwide's eHealth Cloud- AI Annotation APIs and other Healthcare-AI Annotation APIs, thereby highlighting the availability of hybrid high-quality-EHR data-extraction solutions.

### A. Data Extraction from Unstructured Clinical Notes

Automating Electronic Health Record (EHR) processes presents unique challenges owing to the diversity of data sources, including unstructured clinical notes. The most valu- able and comprehensive data for clinical decision support is often found in such notes. Natural language processing (NLP) methods can be applied to extract clinically relevant infor- mation from unstructured textual reports. The NLP pipeline comprises multiple components that include tokenization, sentence segmentation, part of speech tagging, named-entity recognition, relation extraction, and finally relation confidence scoring. Among these, domain-specific training is often re- quired for named-entity recognition and relation extraction.

### B. Standardization and Coding: ICD, CPT, and Beyond

For common clinical observations with corresponding ter- minology—such as signs, symptoms, results, processes of care, interventions, medications, and laboratory tests—coding enables consistent and standardized representation of clinical information. Projects and processes often used also require coding. A comprehensive list of required codes may not exist. Even in the presence of complete codes, a source text may continue to use non-standardized words. Standardization mapping accommodates these gaps. The standardization work package creates mappings from observed words to standard- ized codes. The mappings are populated from a variety of sources—mainly from direct lookup tables or reference lists, but groups also write mappings. Each mapping is subsequently validated and expressed through mappings—

either one-to-one or one-to-many—for each combination of source and target code. LOINC codes are added directly whenever there is a best-fit match to the term. The output of the mapping effort essentially encapsulates the group's knowledge base and underpins much of the other work. Mapping is closely related to coding and is more often based on ClinVar terminology. Coding then forms a set of classes that recognizes new non-standard words—those that did not match the mapping table—and attempts to assign them the best code, often through nearest-neighbor search in embedding space. Despite influences from these other work packages, coding now carries its own identity, defined by its encoded clustering. The cluster centroids—encoded representations of words—are drawn from a dedicated, newly trained embedding space that has been enhanced by specific synonyms for the Snorc database and additional recent COVID-19 terminology.

## VI. CONCLUSION

Implementation and validation of automation approaches for healthcare claims processing and the preparation of Electronic Health Records (EHR) for verification and use in business analytics were presented. Drivers for automation in healthcare claims processing and preparation of EHR for business analytics were considered. Mitigation of risk with respect to incorrect automation was prioritized because availability of subject-matter experts with the necessary domain knowledge is limited—inclusion of rule evaluation and Template-Function coding completion details in the process enables the elicitation of more reliable answers for inclusion in the automation configuration. The two approaches for healthcare claims processing were the fulfillment of medical claim pre-authorization requests and verification of eligibility and benefits associated with medical

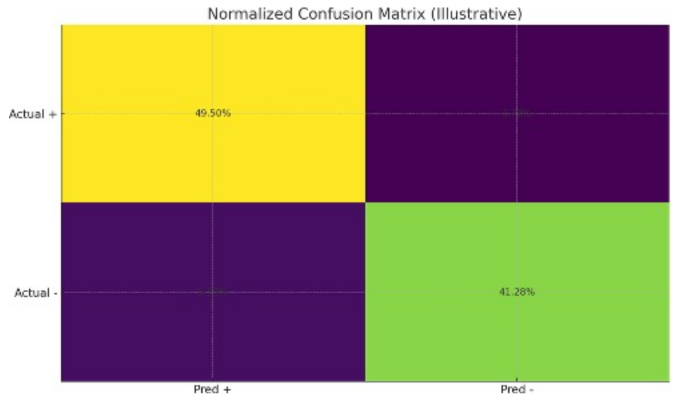


**Fig. 6. Normalized Confusion Matrix (Illustrative)**

claims. The fulfillment of medical claim pre-authorization requests was treated as a rule-based workflow suitable for automation, while verification of eligibility and benefits associated with medical claims was targeted for completion in under 15 minutes per request. Automation for the preparation of EHR for business analytics was intended to reduce the time and effort associated with data extraction, standardization, and coding. Since the data templates supplied by the healthcare providers are not coded in accordance with standards, normalizing the data for semantic alignment with relevant industry health informatics standards is a necessary activity.

**Equation 03: ML adjudication model (classification)**

A simple but auditable baseline is logistic regression solutions. As AI in healthcare becomes self-sustaining, it is bound to undergo rapid parallel expansion in the wider domain of enterprise automation, with a particular emphasis on scalable ML operations (MLOps) pipelines. Given this momentum within the healthcare ecosystem, it is essential to examine automation opportunities across other subdomains. A suitable starting point is the adoption of AI in healthcare- data-exchange automation via ML-Model-as-Service offer- ings; scalable pipelines in this area will feed automated enterprise decisions in fraud and compliance detections, risk stratifications, pre-authorizations/eligibility verifications, and claim-adjudication use cases.

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Pr(y = 1 | x) = s(wTx + b) = 1 + e−(w Training loss (cross-entropy) x+b)1

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ΣN i

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IL = −N 1

i=1[yi log pˆ + (1 − yi) log(1 − pˆ )]

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Set the decision threshold Set the decision threshold τ by business utility, e.g. to maximize Fβ with β > 1 if you care more about recall

2 Precision+Recall

β (1+β2 ) Precision·Recall

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