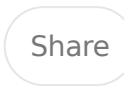


Unleashing the Potential of Healthcare Data: Combining Machine-Readable Files with Aggregated and Deidentified 837/835 Data

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The healthcare data landscape is about to transform, opening the door to unprecedented insights and opportunities. With the release of machine-readable files (MRFs) under the CMS Transparency in Coverage Rule and the continued aggregation, normalization, and deidentification of 837 (claims) and 835 (payer remittance) data, organizations across the healthcare spectrum are poised to create new business models, solve longstanding challenges, and deliver more personalized experiences.

When these two datasets are combined, the result is a comprehensive, high-resolution view of healthcare economics and clinical outcomes—unlocking applications for employers, life sciences companies, pharma, payers, providers, and even direct-to-consumer innovators.

A New Era of Healthcare Insights

By merging the granular pricing and network data in MRFs with detailed claims payment data from 837/835s, organizations can answer critical questions with precision:

- Machine-readable files provide a view of negotiated rates, in-network/out-of-network pricing, and coverage tiers.
- 837/835 data adds claims-level detail, including service utilization, diagnosis codes, procedural outcomes, and payment remittances.

The integration of these datasets offers a unique opportunity to:

- Normalize disparate data sources.
- Tokenize and deidentify data for privacy compliance.
- Create insights that span cost, quality, and outcomes across the healthcare continuum.

Use Cases and Business Models

1. Employer Benefits Optimization

Employers can use this dataset to:

- Benchmark provider pricing: Identify high-value care by comparing costs and outcomes across regions, networks, and providers.
- Optimize plan designs: Tailor benefits to steer employees toward cost-effective high-quality providers.
- Proactive cost management: Predict high-cost conditions and implement wellness or care navigation programs to improve outcomes and reduce expenses.

Business Model: Data-as-a-service platforms offering real-time insights for benefit managers and human resource teams.

2. Life Sciences and Pharma

For life sciences and pharmaceutical companies, these datasets enable:

- Real-world evidence (RWE) generation: Analyze outcomes tied to specific treatments and interventions to refine clinical trial designs and support regulatory filings.
- Market access optimization: Identify pricing and reimbursement trends across payers and geographies to guide product launches.

- Health economic modeling: Evaluate the total cost of care for conditions, incorporating utilization and outcomes data.

Business Model: Subscription-based analytics platforms for RWE, payer segmentation, and pricing optimization.

3. Payers

Health plans can leverage this comprehensive data to:

- Enhance network design: Identify cost-effective providers and negotiate more favorable contracts.
- Improve risk adjustment: Refine actuarial models with claims and payment insights for more accurate premium calculations.
- Monitor and improve member outcomes: Identify high-risk populations and deploy targeted care management interventions.

Business Model: Internal analytics solutions to improve payer operations or external consulting services for smaller plans.

4. Providers

Healthcare systems and provider networks can:

- Analyze referral patterns: Understand the downstream costs and outcomes of referrals to specialists and facilities.
- Negotiate better contracts: Use cost and outcome benchmarks to negotiate value-based care agreements with payers.
- Enhance care delivery: Identify gaps in care and address variations in treatment patterns.

Business Model: Provider-specific analytics platforms that integrate with existing electronic health record (EHR) systems.

5. Creative Direct-to-Consumer Use Cases

This integrated dataset also opens opportunities for direct-to-consumer (DTC) innovation:

1. Personalized Healthcare Marketplaces

Create consumer-facing apps that:

- Compare provider pricing and quality for elective procedures like LASIK, orthopedics, or fertility treatments.
- Suggest optimal care routes based on cost and quality metrics.

Business Model: Freemium models with subscription plans for detailed recommendations.

2. Health Financial Planning Tools

Help consumers:

- Estimate out-of-pocket costs for complex care journeys.
- Plan contributions to Health Savings Accounts (HSAs) or Flexible Spending Accounts (FSAs) based on predicted healthcare expenses.

Business Model: Financial advisory tools with integrated provider search functionality.

3. Patient Advocacy Platforms

Develop platforms that:

- Educate patients about treatment options, associated costs, and outcome expectations.
- Provide actionable advice to negotiate bills or appeal insurance denials.

Business Model: Paid advocacy services or partnerships with law firms and financial planners.

4. Wellness and Chronic Condition Management

Combine deidentified claims insights with wearable or biometric data to:

- Create hyper-personalized wellness programs.
- Monitor chronic disease management with insights on adherence and outcomes.

Business Model: Subscription-based or employer-sponsored programs.

Why This Matters

The integration of MRF and 837/835 data doesn't just unlock technical possibilities; it creates a new paradigm for collaboration in healthcare. Employers, payers, and providers can work together more effectively, life sciences companies can bring innovations to market faster, and consumers can finally become empowered participants in their own healthcare journeys.

For developers, data scientists, and entrepreneurs, this new dataset is a sandbox for innovation. The next great healthcare product could come from understanding how these datasets complement each other and creating a solution that solves real-world problems.

Call to Action

As we approach July 1, 2025, it's time for stakeholders across healthcare to think about the future. How can we leverage these datasets to improve outcomes, lower costs, and drive innovation? Let's start the conversation.

If you're working on use cases or building solutions with this integrated dataset, connect! Together, we can push the boundaries of what's possible in healthcare.

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Sudhakar Kaushik Sudhakar Kaushik Jan 3, 2025

I just subscribed. I am curious if there is standardized behavior health type data or data sets pertinent to depression, substance use etc. Thank you. Sudhakar

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