Leveraging SVB data

15 December 2022
Dennis Arrindell, MSc., MBA.

Data-driven Health Economist;

Account Manager Social Insurance Bank Curaçao

Social insurance in Curaçao

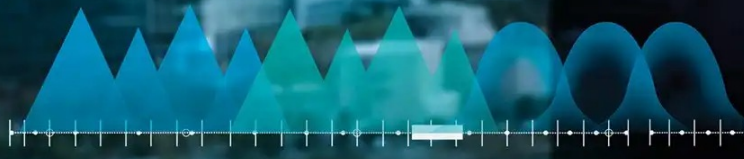| Social insurance	Regarding
BVZ	Medical costs
AOV	Old age
AWW	Widows and orphans
AVBZ	Medical costs for the chronically disabled
ZV	Incapacity due to illness
OV	Incapacity due to (work related) accidents

Data is generated through insurance claims

One of SVB's core business areas

Layer 1
- Validation of insurance claims

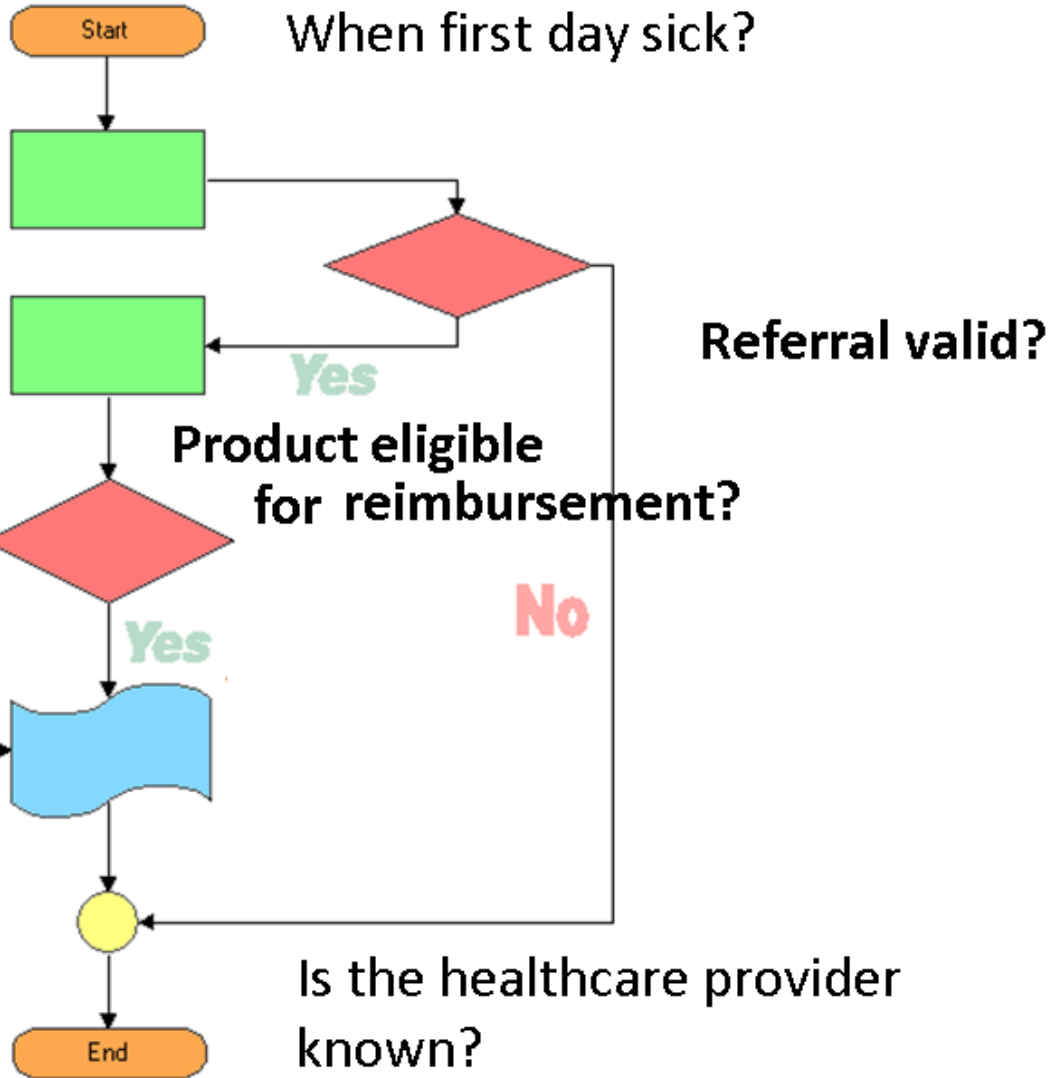How much insurance premium needs to be paid based on income?

Is the company registered at the chamber of commerce?

ID insured?

When first day sick?

Start

Retirement age reached?

Yes

Referral valid?

Is the insuree poor according to tax authority?

No

Product eligible for reimbursement?

Is the insuree alive?

Yes

No

Living in Curacao? (BVZ) How many years? (AOV)?

Is the insuree an orphan or a widow?

Who is the general practitioner?

End

Is the healthcare provider known?

How much money is there in the fund?

patient_id	procedure_date	procedure_id	procedure_name	amount	total_paid	provider_id	provider_name
19352	1-nov-19	2004826	Manual removal of	1	745	4823	dr. Mariano & Co.
16511	27-jul-19	2109120	Intestinal stricturo	1	1092	4823	dr. Mariano & Co.
16491	13-aug-20	2110172	Myomectomy, exc	1	2045	4823	dr. Mariano & Co.
16511	9-feb-20	2110172	Myomectomy, exc	1	2045	4823	dr. Mariano & Co.
16656	23-sep-19	2110172	Myomectomy, exc	1	2045	4823	dr. Mariano & Co.
16821	31-jan-20	2110172	Myomectomy, exc	1	2045	4823	East Westfield Health
16865	5-aug-19	2110172	Myomectomy, exc	1	2045	4823	East Westfield Health
16935	11-aug-19	2110172	Myomectomy, exc	1	2045	4823	East Westfield Health
17120	2-dec-19	2110172	Myomectomy, exc	1	2045	4823	dr. Mariano & Co.
16429	21-sep-19	2110301	Curettage, postpar	1	972	4823	dr. Mariano & Co.
16511	27-jul-19	2110301	Curettage, postpar	1	972	4823	East Westfield Health

Data is aggregated for financial reporting

Layer 2
- Financial reporting

Layer 1
- Validation of insurance claims

Data is aggregated for domain insights

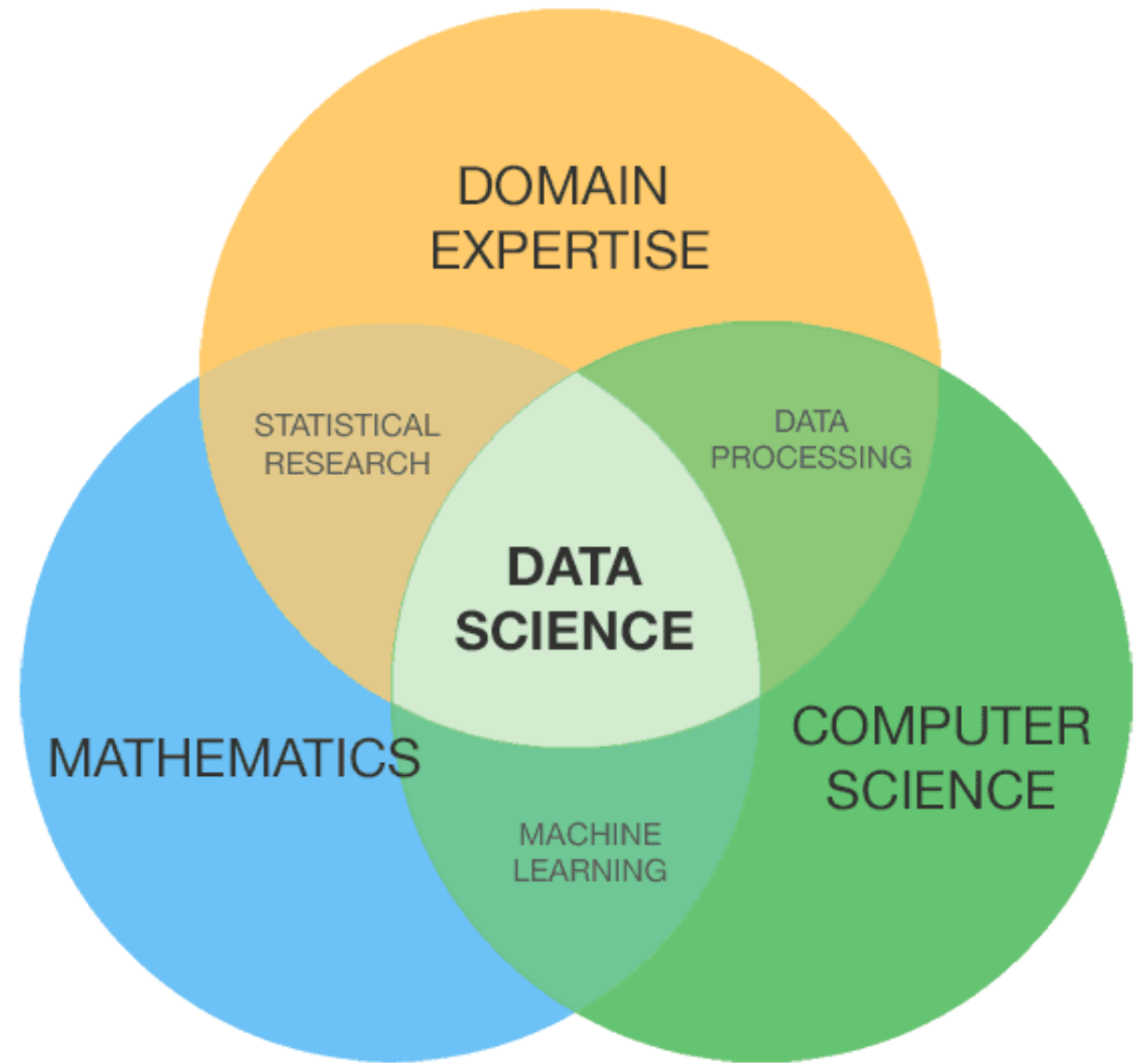| Layer 3 | • Domain insights |
| Layer 2 | • Reporting |
| Layer 1 | • Validation of insurance claims |

"DATA IS THE NEW GOLD"

Type of domain insights using SVB data

- Healthcare procurement

- Public Health (e.g. waiting times, patient pathways, disease prevalence)

- Fraud detection (e.g. illegitimate claims)

- Economic trends (e.g. employment, income)

Requirements to leverage SVB data

Source: Palmer, Shelly. Data Science for the C-Suite.
New York: Digital Living Press, 2015. Print.

(Adapted from Conway's data science Venn diagram)

Work in progress...

Create eco-systems of real time data exchange between key players (SVB, Tax office, Civil Registry, Chamber of commerce, etc.)

FUTURE ▶

Thank you for your attention!