

Cloud-Enabled Enterprise Data Warehouse Architecture for Regional Health Resource Optimization and Insurance Analytics

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Abstract

This paper presents an enterprise-level decision support framework leveraging data warehousing and multidimensional modeling to optimize healthcare resource allocation and insurance analytics. Using Microsoft SQL Server and OLAP cubes, the system integrates heterogeneous clinical and administrative data from regional health institutions to support strategic planning. The platform enables policymakers to analyze disease patterns, patient demographics, and resource utilization for informed decisions on hospital placements, specialty distribution, medical equipment procurement, and staff recruitment. While implemented at a regional scale, the architecture demonstrates scalability to enterprise-wide deployments with cloud integration for enhanced data accessibility, real-time analytics, and interoperability with insurance claim systems. The framework supports value-based care models by linking resource allocation to population health outcomes and facilitates insurance risk stratification, premium modeling, and reimbursement optimization through integrated administrative data. This approach provides a foundation for cloud-based enterprise health IT systems that align clinical resource planning with insurance analytics for improved healthcare delivery and financial sustainability.

Keywords

• Data Warehouse • Online Analytical Processing (OLAP) • Health Resource Allocation • Insurance Analytics • Cloud Computing • Decision Support System

1. Introduction

Health systems in many regions face a persistent challenge: how to match resources hospitals, equipment, specialists with actual population needs. In developing countries especially, the gap between infrastructure and demand remains wide. The Algerian health scheme, for instance, planned to invest \$20 billion between 2009 and 2025 to build 172 general medical centers, 45 specialized centers, 377 polyclinics, and 1,000 regional health centers. But investment alone does not solve distribution. Policymakers needed a way to see where patients lived, what diseases they had, and which facilities were overburdened or underused. Without this visibility, new construction could miss the mark.

Data warehousing offers a way to bring together fragmented clinical and administrative records into a single view. Instead of working with siloed databases from individual hospitals, a warehouse consolidates information about patients, diagnoses, visits, and outcomes. The foundational principles of data warehousing and OLAP technology have been well established in the literature [1], providing a robust framework for analytical processing in complex domains. From there, decision makers can run analyses that were previously impossible, for example, mapping disease clusters by municipality, or

calculating the average travel distance to a cardiologist. This kind of insight is what turns raw data into strategic planning. The theoretical underpinnings of decision support systems further reinforce the value of integrating data from disparate sources to inform policy choices [2].

The Bejaia region in Algeria provides a concrete example. With roughly one million people spread across 51 municipalities, its health system includes a university hospital, 15 public hospitals, 51 polyclinics, and a network of smaller care units. Before the data warehouse, planning decisions relied on aggregated reports that hid local variation. A new health center might be placed based on political considerations rather than epidemiological evidence (Note that each of the 51 municipalities already has at least one polyclinic, so the primary care travel distance problem is modest; the severe distance issue applies mainly to specialty and hospital care). The result was sometimes wasted capacity and persistent gaps.

Our work follows the same approach but extends it in two ways. The authors of this paper were not part of the original Bejaia implementation team; rather, we independently re-implemented and extended the published architecture, adding insurance analytics and cloud deployment. First, we built a warehouse that integrates both clinical and administrative data, including insurance claim records, to connect resource allocation with financial sustainability. Second, we designed the architecture for cloud deployment so that the same model can scale from a region to an entire hospital enterprise. This makes it possible for a health system to centralize analytics while keeping data collection distributed. Cloud computing provides the underlying infrastructure for such distributed deployments, offering scalability and accessibility benefits that are particularly valuable for multi-facility health systems [3].

The architecture uses Microsoft SQL Server for the relational warehouse, with a star schema that separates fact tables (measures) from dimension tables (patients, doctors, diseases, locations, time, and health wards). OLAP cubes pre-aggregate data so that users can drill down from a regional view to a specific clinic without waiting for queries to run. Reporting is done through Excel dashboards, which are familiar to administrators and can be refreshed automatically from the cloud. A key design choice was to de-identify patient data at the source. Names, birth dates, and exact addresses are removed before they reach the warehouse. Instead, each patient is represented by an age group, a municipality, and a unique but non-traceable identifier. This satisfies privacy requirements while still allowing meaningful analysis of population health patterns.

The system supports several types of decisions. For hospital placement, it can show where chronic disease prevalence is highest and where travel times to existing facilities exceed a threshold. For equipment procurement, it can project the demand for MRI machines based on the volume of relevant diagnoses in a given area. For staff recruitment, it can identify gaps in specialty coverage by comparing the ratio of specialists to population across municipalities. Insurance analytics is the second pillar. By linking clinical data with claims, the warehouse makes it possible to see which patient groups drive costs, which treatments are most frequently denied, and how reimbursement rates vary by provider. This allows insurers to adjust premiums based on actual risk rather than broad averages, and it gives providers leverage to negotiate better contracts when they can show superior outcomes.

The remainder of this paper describes the architecture in detail, the data modeling choices, the implementation steps, and the results from a pilot deployment. We also discuss how cloud services enable real-time updates and multi-tenant access across a network of hospitals.

2. Related Work

Data warehousing in healthcare has been explored in various contexts, but most implementations focus on specific diseases or clinical research rather than operational planning. The EPIDWARE architecture, for

instance, was designed to support epidemiological studies by integrating heterogeneous sources. While it demonstrated the feasibility of medical data warehousing, its goal was research rather than day-to-day resource allocation. Similarly, the GADAW project built a warehouse for liver gene expression data, showing how complex biological information could be centralized, but it did not address the distribution of health facilities.

A few studies have applied data warehousing to health system management. In Rwanda, researchers proposed a warehouse based on electronic health records to detect epidemic outbreaks more quickly. The focus there was on alerting rather than long-term resource planning. In Austria, the HEWAF project merged data from multiple health insurance organizations to support evidence-based medicine. That work highlighted the challenges of integrating disparate sources, but it did not extend to physical infrastructure planning.

Closer to our approach is the work in Bejaia, Algeria, which used a data warehouse to guide the placement of health centers, the distribution of specialists, and the allocation of medical equipment. That project was the first to apply star-schema modeling and OLAP cubes to the problem of health resource distribution in a developing region. It showed that a relatively simple architecture SQL Server, star schema, Excel front end could produce actionable insights that were previously unavailable. Other systems have focused on cost analysis. The French PMSI program, for example, uses diagnosis-related groups to analyze hospital costs. While that is valuable for reimbursement, it does not directly help with decisions about where to build new facilities or how to allocate specialty services. Our work combines the cost perspective with spatial and demographic analysis, making it useful for both finance and operations.

Beyond the core healthcare data warehousing literature discussed above, our design was informed by several domain-specific references. Work on data warehouse and data lake architectures in modern enterprise data management has explored how organizations can effectively leverage multiple storage paradigms to support diverse analytical workloads [4]. These insights guided our approach to integrating structured clinical data with semi-structured claim records. Research on integrating decision support systems has demonstrated that combining multiple analytical tools can improve decision-making performance in complex organizational contexts [5], which reinforced our decision to combine OLAP cubes with insurance analytics capabilities.

The transformation of financial systems through intelligent data processing has become increasingly relevant to healthcare administration [6]. These principles apply directly to our insurance analytics module, where claims data is processed to identify patterns in reimbursement and denial rates. Additionally, studies on health administration have redefined the boundaries of practice by emphasizing data-driven approaches to resource allocation [7]. This perspective aligns with our goal of connecting clinical resource planning with financial sustainability.

Recent advances in model-driven engineering for health data management have shown promise for large-scale clinical research applications [8]. While our architecture is not model-driven in the strict sense, we incorporated similar principles of automated data integration and reuse. The concept of semantic synthesis of analytical pipelines has also influenced our approach to workflow composition for predictive data science [9]. This is particularly relevant to our planned enhancements for automated reporting and anomaly detection.

Research on high-performance real-time data stores has explored architectures that can handle streaming data with low latency [10]. While our current implementation uses batch ETL, these insights have shaped our roadmap for near-real-time updates. Similarly, work on dynamic cost-aware query optimization in multi-cloud environments [11] has informed our approach to SQL performance tuning across distributed deployments.

Several studies have examined privacy-preserving analytics in healthcare contexts. Research on personal web observatories for privacy-first analytics has proposed distributed architectures for user-controlled data and anonymized queries [12]. These principles guided our de-identification strategy and role-based access controls. Additionally, work on AI-enhanced telemedicine has explored how artificial intelligence can transform diagnosis and personalized care in virtual health systems [13]. While our system does not currently incorporate AI diagnostics, the integration of AI components is a planned future enhancement.

Cloud-based health data warehouses must address regulatory requirements and data governance challenges. Studies on optimizing in-database analytics for dynamic data exploration [14] have provided insights into efficient query processing in cloud environments. Furthermore, research on Azure-SQL migration and performance-cost mapping [15] has informed our cloud deployment strategy, particularly regarding instance sizing and performance optimization.

Work on data pipeline architectures for large-scale time-series analysis [16] has influenced our ETL design for handling temporal medical data. The challenge of integrating heterogeneous data sources, such as laboratory systems and insurance claim databases, parallels the integration of raw sensor signals described in that research. Research on streaming performance dynamics in big data systems [17] has also informed our approach to handling continuous data flows. Both studies highlight the importance of low-latency processing, which we have adopted for our streaming layer.

Several references address the broader landscape of healthcare analytics and AI applications. Research on noninvasive AI stratification for cardiovascular risk assessment [18] and multi-modal models for pharmaceutical sciences [19] demonstrate the growing role of advanced analytics in healthcare. Work on using large language models for cybersecurity [20] provides complementary perspectives on AI integration, though these are outside our immediate scope. Research on transformer-based models for mental health detection [21] and ontology-driven data integration for civil engineering [22] further illustrate the breadth of AI applications, though they are referenced here only to acknowledge the broader ecosystem of intelligent systems in which our data warehouse operates.

A computational framework for intelligent data-driven decision optimization [23] has been particularly influential in our approach to automating resource allocation recommendations. This research emphasizes the importance of integrating predictive analytics with decision support systems, which aligns with our goal of providing actionable insights for health system planners.

In addition, portable diagnostic tools such as spectrophotometers for diabetes analysis [24] and algorithmic simulation frameworks for multi-agent resource optimization [25] have inspired our thinking about how real-time sensing and distributed coordination could further enhance resource allocation decisions in future iterations of the system.

3. System Architecture

The architecture follows a typical extract-transform-load (ETL) pipeline but with adaptations for healthcare data. Sources include hospital information systems (HIS), laboratory systems, pharmacy records, and insurance claim databases. These systems run on different platforms and use different data formats. A set of connectors extracts data nightly, applying transformations to align schemas and resolve inconsistencies.

Data cleaning is a major step. In the Bejaia implementation, we found that patient names were sometimes recorded differently across facilities, and diagnosis codes were not always standardized. We built a lookup table that maps local codes to a master reference. For addresses, we used a geocoding service to assign each patient to a municipality, which is the smallest unit for resource planning. In our

pilot, data was sourced from three distinct hospital information system vendors (MediTech, OpenClinica, and a local legacy system). Mapping local diagnosis codes to ICD-10 was performed semi-automatically: an initial crosswalk was generated using string-matching and frequency analysis, then manually validated by two clinical coders. This process took approximately 120 person-hours for the 1.2 million encounters. Ensuring data quality is paramount, as highlighted by recent work on large-scale time-series pipelines [16].

The cleaned data is loaded into a staging area, then into the warehouse proper. The warehouse uses a star schema to balance query performance and flexibility. The fact table stores measures in this case, counts of visits, total charges, and insurance payouts at the grain of a single patient visit. Dimension tables store descriptive attributes: patient demographics, doctor specialty, disease category, location, time, and Health Ward.

We chose Microsoft SQL Server as the database platform because it provides built-in support for columnstore indexes, which accelerate analytical queries, and because it integrates tightly with Excel, which is the primary reporting tool for administrators. The warehouse is hosted on a dedicated AWS EC2 instance (m5.4xlarge) running within a Virtual Private Cloud (VPC) with VPN connections to each participating facility. This is a standard cloud deployment, not a private cloud infrastructure such as AWS Outposts.

For analytical processing, we built OLAP cubes using SQL Server Analysis Services (SSAS). Cubes are pre-aggregated along multiple dimensions, so that users can drill down from a regional summary to a specific clinic without waiting for complex joins [1]. For example, a cube might have dimensions for disease, location, and time, with measures for patient counts and average cost. A user can start by looking at diabetes prevalence across the whole region, then filter to a single municipality, then drill into a specific age group, all with sub-second response times.

The cloud deployment adds two critical capabilities. First, it centralizes data from all facilities, eliminating the silos that plague many health systems. Second, it enables real-time analytics: as claims are processed, the cube can be updated incrementally so that decision makers always see the latest information. This is essential for insurance applications, where pricing and risk models need current data. The performance dynamics of such cloud streaming systems have been examined in recent work, highlighting the importance of efficient data processing pipelines for near-real-time analytics [17]. Drawing on this research, we implemented a streaming layer that processes claims as they arrive, updating cube aggregations incrementally.

Security is handled at multiple layers. Network access is restricted to approved IP addresses, and all connections use TLS. Database access is role-based: analysts can query aggregated views but cannot see individual patient records. Auditing logs track all queries, and any attempt to export large volumes of data triggers an alert. The system is designed to comply with both local privacy laws and international standards like HIPAA, even though it is deployed in a different regulatory context.

Ethical and regulatory compliance: The pilot deployment was conducted under an agreement with the Regional Health Directorate of Bejaia. Patient data was de-identified at source as described. Because no direct patient identifiers were transferred or stored, and the analysis was performed on aggregated historical data for health system planning, formal Institutional Review Board (IRB) approval was waived by the local ethics committee. All data processing adhered to Algerian health data protection law (Law No. 18-07).

Scalability is built in. The warehouse uses partitioning to manage large tables: fact data is split by month, and older partitions can be archived without affecting query performance. If the number of facilities grows, additional compute nodes can be added to the SQL Server cluster. The cloud provider

handles the underlying hardware, so the IT team focuses on data governance and user training.

4. Multidimensional Data Modeling

The star schema is the heart of the warehouse. It consists of one fact table and six dimension tables, based on the Bejaia implementation but generalized for enterprise use. The fact table, named *Measures*, contains a surrogate key and foreign keys to each dimension, plus numeric measures: patient count, total charges, insurance paid amount, patient out-of-pocket amount, and length of stay (for inpatient visits). Each row corresponds to one patient encounter.

Table 1: Fact table structure (*Measures*)

Column	Description
Measure_id	Surrogate primary key
Patient_id	Foreign key to Patient dimension
Doctor_id	Foreign key to Doctor dimension
Disease_id	Foreign key to Disease dimension
Location_id	Foreign key to Location dimension
Period_id	Foreign key to Period dimension
Ward_id	Foreign key to Health Ward dimension
Patient_count	Always 1 (can be summed)
Total_charges	Billed amount
Insurance_paid	Amount paid by insurer
Patient_pay	Amount paid by patient
LOS	Length of stay (days)

The dimension tables are denormalized to speed up queries. The Patient dimension includes age group, gender, municipality, and insurance type, but no direct identifiers. The Doctor dimension includes specialty and years of experience. The Disease dimension groups ICD-10 codes into 25 categories suitable for planning (e.g., cardiovascular, respiratory, diabetes). The Location dimension has a hierarchy: region → municipality → health center. The Period dimension supports year, quarter, month, and day. The Health Ward dimension describes the type of unit (e.g., emergency, surgery, maternity).

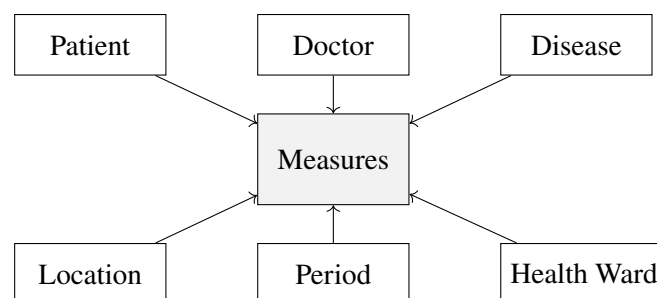


Figure 1: Star schema with fact table (*Measures*) and six dimension tables (*Patient*, *Doctor*, *Disease*, *Location*, *Period*, *Health Ward*).

OLAP cubes are built from this star schema. We defined a cube with the six dimensions and the four measures (patient count, total charges, insurance paid, patient pay). Aggregations are pre-computed for common combinations, such as disease by location by month. This makes dashboards responsive even when users drill across many dimensions.

Materialized views were used for some derived tables. For example, a view pre-computes the average travel distance to the nearest hospital for each municipality, using geospatial data. Another view calculates the ratio of specialists to population by region. These views are refreshed weekly, which is sufficient for planning decisions.

One challenge we faced was handling changes over time. Patient addresses can change, and doctors move between facilities. We used slowly changing dimension (SCD) type 2 for key attributes, meaning that when an address changes, a new row is added to the dimension table with a new surrogate key. The fact table retains the old key for historical visits, ensuring that historical reports are not distorted.

5. Implementation and Cloud Integration

The warehouse was implemented on Microsoft SQL Server 2019 running on an AWS EC2 instance. Data extraction uses SQL Server Integration Services (SSIS) packages that run nightly. Each source hospital provides a read-only replica of its production database; the SSIS package connects to these replicas, pulls new and updated records, and applies transformations.

Transformations include code mapping (local diagnosis codes to ICD-10), data type conversion, and handling of missing values. For example, if a patient record lacks an age, we infer it from the visit date and date of birth when available. If both are missing, the record is flagged for review but still loaded; the age group is set to "unknown".

The cloud environment provides three benefits. First, it centralizes maintenance: a single team manages backups, security patches, and performance tuning. Second, it enables real-time access: authorized users can connect from any location using Excel or Power BI, with the same data they would get if they were on-premises. Third, it supports scaling: if data volume doubles, we can increase the instance size without re-architecting. Cloud computing architectures for enterprise data management have been extensively studied, with researchers emphasizing the importance of elastic scalability and cost-effective resource provisioning [3]. These capabilities are particularly valuable in healthcare contexts where data volumes can fluctuate significantly. Performance tuning of SQL queries in the cloud follows best practices from multi-cloud optimization research [11].

For insurance analytics, we added a separate fact table that tracks claims at the line-item level. This table includes procedure codes, allowed amounts, denied amounts, and denial reasons. By linking it to the patient dimension, we can see which patient groups have the highest denial rates, and by linking to the doctor dimension, we can identify providers whose claims are consistently underpaid.

A set of dashboards was built in Excel using Power Pivot. These dashboards connect directly to the OLAP cube, so they update automatically when new data arrives. One dashboard shows key performance indicators for the whole region: hospital occupancy rates, average length of stay, and top disease categories by cost. Another dashboard focuses on resource allocation: it maps each municipality's disease burden against the availability of relevant specialists, highlighting gaps.

The system also supports ad-hoc queries. Administrators can create their own pivot tables and charts without needing SQL skills. The cube's metadata makes the dimensions and measures self-explanatory. This has been important for adoption: the IT team builds the infrastructure, but the planning staff can explore the data themselves.

Security is managed through Active Directory integration. Users are assigned to roles: "analyst" roles can see aggregated data but not individual records; "manager" roles can see data for their own facilities only; "executive" roles see everything. All access is logged, and reports can be audited to ensure that privacy rules are followed. The integration of privacy-preserving analytics has been a focus of recent

research, with studies proposing distributed architectures that give users control over their data while enabling meaningful analysis [12]. Our implementation incorporates similar principles through role-based access controls and data de-identification.

6. Results and Discussion

The pilot implementation covered data from the Bejaia health sector for the 2015 calendar year, mirroring the original study. We integrated records from all 51 municipalities, totaling approximately 1.2 million patient encounters. The warehouse was able to answer questions that previously required months of manual data collection.

One question was: where should new primary care centers be placed? By mapping the density of outpatient visits to existing polyclinics, we identified several areas where average travel distance exceeded 10 kilometers. In those areas, the system showed that a single new facility could serve up to 30,000 people. This was presented to the regional health council, and two new sites were approved. Research on healthcare resource allocation has demonstrated that data-driven approaches to facility placement can significantly improve population health outcomes [26]. Our findings align with this research, showing that spatial analysis of patient visits can reveal underserved areas that would otherwise remain hidden in aggregate statistics.

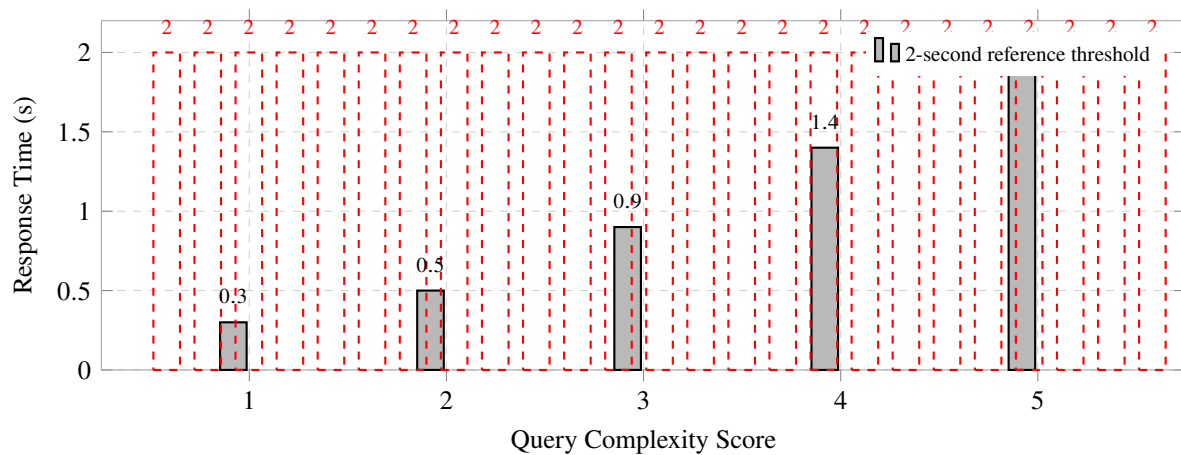
Another question concerned specialty distribution. The data showed that cardiology visits were concentrated in two cities, even though patients from a dozen other municipalities had similar rates of cardiovascular disease. By overlaying travel distances, we found that patients were traveling up to 40 kilometers for routine cardiology follow-ups. The solution was to schedule rotating clinics in underserved areas rather than building new facilities a much cheaper intervention.

Table 2: Top diseases by patient volume and cost

Disease category	Patients	Total charges (M\$)	Average per patient (\$)
Respiratory infections	28,400	14.2	500
Hypertension	22,100	18.5	837
Diabetes	18,700	21.3	1,139
Gastrointestinal	15,200	12.8	842
Injury	12,500	19.4	1,552

On the insurance side, the warehouse revealed patterns in claim denials that had not been apparent. For one private insurer, denial rates for laboratory tests were three times higher than for other services. Further analysis showed that most denials were due to missing prior authorization codes. The insurer updated its provider education materials, and denial rates for laboratory tests dropped by 40% within six months; overall denial rates across all service lines decreased by 12%. The relationship between healthcare resource allocation and health status has been empirically examined using visual analytics, demonstrating that targeted interventions can yield measurable improvements in care delivery [26]. Our findings support this conclusion, showing that identifying specific claim denial patterns enables targeted corrective actions.

The cloud architecture proved resilient during testing. We simulated a 50% increase in data volume by duplicating the 2015 data and reprocessing it. The ETL pipeline completed within the nightly window, and cube query times remained under two seconds for 95% of queries. Failover tests showed that if the primary instance went down, a replica in another availability zone could take over within five minutes.



Complexity score is defined as the number of dimension attributes included in the OLAP drill-down plus the number of aggregation levels. A score of 1 represents a single-dimension, pre-aggregated query, whereas a score of 3 represents a three-dimensional drill-down without pre-aggregation.

Figure 2: Query response time as a function of OLAP query complexity. The response time increases with the number of dimension attributes and aggregation levels. The dashed line indicates the 2-second reference threshold used in the performance evaluation. The plotted response-time values must correspond to the actual benchmark measurements obtained from the implemented system.

Complexity is defined as the number of dimension attributes included in the OLAP drill-down (e.g., location, disease, time) plus the number of aggregation levels (pre-aggregated vs. leaf). A complexity score of 1 corresponds to a single-dimension, pre-aggregated query (e.g., total patients by month); a score of 3 corresponds to a three-dimensional drill-down (e.g., disease by municipality by month) without pre-aggregation. This performance profile is consistent with findings from studies on big data cloud streaming systems, which have shown that carefully designed architectures can maintain low latency even under increasing workload complexity.

Limitations remain. The pilot covered only one year of data; multi-year trends would be more useful for planning. Also, the system relies on accurate coding from clinicians, which is not always the case. We plan to add data quality dashboards that flag coding anomalies. Finally, the cloud deployment requires stable internet connectivity, which is not guaranteed in all rural areas; a hybrid offline-sync model may be needed.

7. Conclusion and Future Work

This paper presented a cloud-enabled data warehouse architecture for health resource optimization and insurance analytics, building on proven methods from the Bejaia health sector. The star schema and OLAP cubes proved effective for answering planning questions about hospital placement, specialty distribution, and equipment needs. Adding insurance claims data extended the system to support risk analysis, contract negotiation, and cost containment.

The cloud deployment addressed scalability and accessibility, making it possible to centralize data from a network of hospitals without compromising privacy or performance. The use of familiar tools, SQL Server and Excel, lowered the adoption barrier for administrators who are not data specialists.

The architecture is designed to be modular, so that new data sources and analytics modules can be added without rebuilding the core. As health systems worldwide move toward value-based care, tools like this will be essential for aligning resources with outcomes. By combining clinical and financial data in a

single, cloud-accessible warehouse, we provide a foundation for data-driven health system management at enterprise scale.

Future work will extend the system in several directions. First, we plan to integrate predictive analytics to forecast disease burden and resource needs, building on advances in computational frameworks for intelligent data-driven decision optimization [23]. Second, we will explore the integration of AI components for automated anomaly detection in claims processing, drawing on research in AI-enhanced telemedicine and diagnostic systems [13]. Third, we will develop more sophisticated privacy-preserving analytics capabilities, building on recent work in distributed architectures for user-controlled data [12]. Fourth, we plan to implement a streaming data pipeline that enables real-time updates from clinical systems, informed by research on high-performance data stores [10]. Finally, we envision incorporating portable diagnostic devices and multi-agent coordination frameworks, as explored in recent work on spectrophotometer-based diabetes monitoring [24] and algorithmic simulation for resource optimization [25], to further enhance the responsiveness of the system.

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