

How Westfund Health Insurance used data to modernise membership reporting and align with APRA



Executive Summary

Westfund Health Insurance needed a reliable way to produce consistent monthly membership reporting that matched the data submitted to APRA. With a transactional system that retains no historical data, producing accurate month-end membership statistics was a significant manual challenge.

Westfund Health Insurance operates a transactional membership system that reflects only the current state of memberships. It maintains no historical record of membership data, meaning that once a month passes, the information needed to reconstruct month-end membership positions — joins, suspensions, terminations and counts by product or cover type — was no longer accessible from the system. Each month, the actuarial team was responsible for producing membership statistics to satisfy APRA regulatory requirements, but without a governed historical data source, this process depended on manual effort and was difficult to validate or repeat consistently.

The Challenge

Author

Alex Graydon
Technical Director



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Key issues included:

- No historical membership data retained in the source transactional system, making it impossible to reconstruct past month-end positions.
- Monthly membership reporting to APRA was produced through manual processes that were time-consuming and difficult to validate.
- Internal membership reporting did not consistently align with the figures submitted to APRA, creating uncertainty for executives and senior management.
- Limited ability to segment membership data by product, promotion, cover type or termination reason, reducing the value of reporting for business decisions.

This made it difficult for leaders to trust internal membership numbers or to build further analytics and planning capability with confidence.

The Solution

Westfund partnered with Peraison to build a data warehouse and reporting solution that solved the historical data problem at its core.

The approach focused on three core elements:

Historical data warehouse

Peraison built a Microsoft SQL Server data warehouse using a medallion architecture, with Azure Data Factory ETL pipelines configured to capture and store a daily snapshot of Westfund's membership data. This created, for the first time, a persistent historical record that the transactional system could not provide. Month-end views were then built on top of this data to produce membership counts, movement statistics and segmentation in the exact format used for APRA submissions.

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APRA-aligned data validation

Peraison worked closely with Westfund's actuarial team to understand the processing logic applied when producing APRA submissions. This ensured that every transformation, filter and business rule applied in the warehouse matched existing regulatory practice, so that the warehouse output and the APRA data aligned precisely.

Role-based dashboards

Peraison designed Power BI and Qlik dashboards that present monthly membership reporting in the same format as APRA submissions:

- Month-start and month-end membership counts, with joins, suspensions and terminations for each period.
- Segmentation by product, joining promotion, previous health fund, cover type and termination reason.
- Budget variance views for management, enabling membership performance to be tracked against plan across all key dimensions.

This combined a robust data engineering foundation with simple, intuitive visual experiences for actuarial, management and executive users.

The Impact

The new platform delivered a meaningful improvement in how Westfund produces and uses its membership data.

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Automated, faster reporting

Monthly membership reporting is now automated, significantly reducing the time and manual effort required to produce statistics each month.

Trust in the numbers

Internal membership figures now match the data submitted to APRA, giving executives and senior management confidence that what they see internally reflects what has been reported to the regulator.

Richer membership insight

For the first time, management can analyse membership trends across multiple dimensions — product, promotion, cover type, previous fund and termination reason — and compare performance against budget, supporting better data-driven decisions.

A scalable data foundation

The medallion architecture data warehouse and ETL methodology create a reusable foundation that Westfund's internal data management and governance team can extend to all future data and reporting requirements.

By building a governed data warehouse that solves the historical data problem at source, Peraison helped Westfund move from a manual, uncertain reporting process to automated, trusted and insight-rich membership reporting.