International Research Journal of Innovations in Engineering and Technology (IRJIET)

ISSN (online): 2581-3048

Volume 8, Issue 11, pp 290-298, November-2024

https://doi.org/10.47001/IRJIET/2024.811037

Enabling Interoperability in Healthcare Insurance Systems: A .NET Core-Based Framework for Flexible and Standardized Information Exchange

Lakshmi Narasimhan Srinivasagopalan

Technology Evangelist, Texas, USA. E-mail: narasimhan.s.1983@gmail.com

***Abstract* - Interoperability in healthcare insurance systems is essential for creating a seamless flow of standardized, accurate, and adaptable information across diverse platforms and regions. Existing healthcare information standards, while providing structure, often lack the flexibility required for universal implementation, hindering data compatibility and usability. This paper presents a novel framework utilizing Microsoft's .NET Core to address these challenges by building a versatile, plug-and-play solution for healthcare insurance information exchange. By implementing an interconnection layer over existing and future standards, this framework enhances both structural and semantic interoperability. Our approach involves designing data models and interoperability protocols that enable healthcare information to seamlessly adapt across systems, regardless of local standards or technological variations. The proposed mechanism is tested within .NET Core for its capacity to handle data mutation, transfer, and integration, ensuring compatibility and compliance across multiple healthcare insurance platforms. Results from our evaluation indicate significant improvements in data portability, accuracy, and system responsiveness, establishing this framework as a scalable and efficient solution. By leveraging .NET Core's cross-platform capabilities, our framework provides a practical approach to achieving universal healthcare insurance information standards, promoting enhanced information integrity and usability across the healthcare sector.**

Keywords: Healthcare, Insurance Systems, .NET Core.

I. INTRODUCTION

Healthcare is an essential component of daily life in every culture, and it must be both trustworthy and of high quality. Numerous professional groups exist within the healthcare business, each with its own distinct characteristics, requirements, and methods of operation; new procedures, diagnostic and therapeutic approaches, and other factors further add to the industry's complexity [1]. Consequently, the sustainability of the healthcare system can't be guaranteed without health information technology. There have been a plethora of new health information technology developed over the last several decades to help hospitals make the switch from paper to electronic health records, and many of these facilities have already made the switch [2]. A system that integrates data collecting, processing, reporting, and utilization is necessary to enhance the effectiveness and efficiency of health care through better management at all levels of health services. A health information system is the name given to this setup [3, 4]. In addition to facilitating better communication between patients and healthcare providers, these systems enhance data organization, timeliness, accuracy, and completeness; data analysis capabilities; care continuity; information exchange; cost reduction; and the absence of medical mistakes and other complications.

It is easy to see how health information systems will assist medical facilities. The present ecosystems are heterogeneous due to the heterogeneity of the systems in use, which are private, may differ among health institutions, and were developed for local access [6]. An undetermined number of healthcare facilities may receive a patient's health information. The patient records kept by one hospital are not transferable to another. Unless the patient is awake and able to communicate what the doctor needs to know in order to make a personalized decision about the best course of treatment, the doctor will not have access to all of the patient's medical records [7]. A healthcare provider requires access to data stored in multiple locations in order to make a well-informed decision about which operations to perform. In the event that an organization messes up because they don't have enough data, fixing the problem will be extremely challenging, if not impossible. As a result, creating methods to integrate different health information systems is a top priority, so that patients' medical records can be accessible everywhere [8].

Quality, efficiency, and patient safety are all affected by how information is shared across various healthcare levels. Interoperability is defined as the lack of restriction on the connection and interchange of information between systems, whether in the context of implementation or access [9].

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Enhancements to public health, clinical research, patient care quality and safety, and health service administration are all dependent on health information systems being able to communicate with one another. Medical records become unavailable, unstructured, and redundant due to a lack of interoperability, which can have an impact on patient care quality and contribute to financial waste [10].

Levels of Interoperability in Healthcare IT Systems and Applications

Let's take a look at a few of healthcare stakeholders that benefit from interoperability in healthcare information systems:

- Emergency rooms and doctors.
- Medical facilities.
- Places of healthcare.
- Databases.
- New businesses in the health technology industry.
- Medicare programs.
- Pharmacy software available online.
- Research facilities (for additional information, see the LIMS development complete guide).
- Businesses.
- Healthcare application developers.
- Businesses that conduct medical research.

The four foundations of the interoperability model were laid forth by the American Healthcare Information and Management Systems Society (HIMSS) to clarify and support the concept of health IT system interoperability:

1. Foundational Level: Connectivity Requirements

This is the most fundamental level for the transfer of information between various health related databases. That it recognizes the reality that

- All relevant requirements must be implemented early on in the design and architecture of healthcare systems and software so that they can exchange USCDI data across local networks and Web-based environments.
- It should be possible for the receiving system to import medical records from another system without the need for extra technical resources or developer or user engagement.
- It enables requirements for connectivity that enable all authorized agents to transmit and receive health data quickly and securely, which in turn necessitates secure software development techniques.

2. Structural Level: Technical Rules of Data Exchange

At this level, the technical compatibility of healthcare information technology systems is established. Among these are:

- HL7 standards, such FHIR, which can help find realistic ways to achieve interoperability in healthcare IT processes.
- The technological specifications, including message formats, needed for frictionless data exchange across internal networks and the Internet.
- Informational structures, data field syntax, and patient record architecture as they pertain to the receiving system's ability to read and comprehend medical data.
- The specifics required to keep each data piece transported between HIPAA-regulated software and its clinical meaning accurate.

3. Semantic Level: Human-focused Rules of Data Exchange

By this point, it is reasonable to assume that all parties concerned have a common understanding of how humans process information, particularly as it pertains to the visual depiction of medical records in electronic health records (EHRs) and other clinical data management systems.

This encompasses

- Healthcare data codifications and coding vocabularies;
- Explicit definitions that are universally recognized and accepted.
- All prospective users have a common knowledge of medical records.

4. Organizational Level: Legislative Preparations

Secure data sharing between healthcare players and medical organizations is facilitated at this level by taking into account all organizational, social, and legal issues. Mental health management applications are only one example of the many interoperable software solutions available in the medical field, each of which may be subject to different rules at the state and federal levels. At this stage, you'll meet with attorneys and negotiate with company executives from every company that has a stake.

II. LITERTAURE REVIEW

A platform was created in [11] to handle the gathering of data from several heterogeneous IoMTs devices. These devices can be used for various application scenarios and can communicate with each other using 5G technologies at different frequencies. The writers put out a multi-step process

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in this article: When it comes to data recovery, Data Acquisition is in charge of gathering all the necessary specifications, APIs, and network requirements; The details of the linked item can be located through Devices Information Collection; By using Specifications Similarity, we may find items that are syntactically similar; By employing the K-Nearest Neighbors (KNN) method to categorize device specifications, Specifications Classification aims to merge all unknown connected devices with recognized ones [12].

The Slicing Management component can evaluate the slicing management mechanism further according to the network requirements of the linked devices by using the PIs Mapping and Data Collection component to specify the types of devices found and the API methods they utilize. Making health ontologies from the collected datasets and finding the similarities between them and the ontologies describing the HL7 FHIR resources is what data interoperability is all about. By using the 5G network slicing idea, operators of 5G Core (5GC) can dedicate portions of their networks to enable different medical use cases. The proposed mechanism relies on this. The next step is to transform the datasets into HL7 FHIR format. A Chained Network Service is the configuration for the Data Interoperability mechanism in 5GC. Next, each of the three unique medical cases is given its own network slice. A method for constructing ontologies, an identifier for syntactic and semantic similarity, and an overall ontology mapper make up the four-step Data Interoperability mechanism. While the process is same across all network slices, the processing pace varies from one medical case to the next based on the computational demands.

In [13], the authors laid up an Internet of Things (IoT) framework that relies on the cloud to track medical diagnoses and provide automated predictions about possible illnesses and their severity levels, all without involving human doctors. In addition to providing doctors with resources to help with clinical decision-making, these platforms also give technologies that streamline healthcare. As a result, this has become a cornerstone of new ubiquitous healthcare services and has significantly increased interest in using IoMT to enhance healthcare. To solve the problem of medical data security, smart contracts built on the Ethereum blockchain were proposed in [14].

An Ethereum-based Registrar Contract associates a user's identity with their Summary Contract; a patient-provider relationship (PPR) contract manages the connection between the two parties and specifies how to access the provider's database for patient data; and a third subcontract, the Summary Contract, allows patients to keep tabs on their medical records. Receiving the PPR containing the desired data query, the patient node updates the third party's PPR with the same query and data hash code. The patient node can then communicate with other entities via this method. After that, the data is retrieved from the provider's database by the third-party node. A gatekeeper checks the signature of the original provider using hash code analysis. An IoMT platform that can record patients' biometric data was published by the authors in [15] as an application of the FHIR standard. Patients can access referral data and have their body mass index (BMI) checked weekly through this website. On the other hand, it can monitor patients' daily activities and compare the data of the discrepancies between their objectives and their actual performance.

Recommendations were sent to patients as needed. Daily monitoring of blood glucose levels identified from various IoT devices, as well as patient blood pressure regulation based on minimum and maximum thresholds to notify the presence or absence of crucial values. Algorithms developed for artificial intelligence and data format standardization are utilized by this platform. With the data collected by the IoMTs network, doctors have a virtual patient assistant that can monitor vital signs over time and alert them to any unusual occurrences. With this information, they can see warning signs of possible short- or long-term dysfunction and be advised to take immediate action.

Improving patient safety, providing high-quality care, streamlining administrative and business operations, and making reporting easier are just a few of the many reasons why healthcare data should be interoperable [16]. Organizations are now being prodded to implement interoperability not only by regulatory requirements, but also by other compelling incentives including the capacity to make data-driven decisions and evolving patient expectations. Since the initial set of Fast Healthcare Interoperability Resources (FHIR) was published in 2013, the regulatory landscape has been constantly changing. The Health Level 7 (HL7) standards development committee created the Fast Health Information Relay Protocol (FHIR) for the purpose of transferring EHRs. The remedies Act, a landmark US regulatory mandate, was put into force in 2016 with the stated goal of "accelerating the discovery, development, and delivery of 21st century cures, and for other purposes."

To implement specific provisions of the Cures Act, such as the following: matters pertaining to the 21st Century Cures Act: Interoperability, Information Blocking, the ONC Health IT Certification Program, and the certification requirements for health IT developers; undertaking reasonable and necessary tasks that do not constitute information blocking; and, finally, the voluntary certification of health IT for use by pediatric health care providers.

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The Department of Health and Human Services (HHS) and the Office of the National Coordinator for Health Information Technology (ONC) issued the Final Rule in May 2020. Electronic health records were intended to be more widely used, exchanged, and accessible through the adoption of these regulations, which aimed to increase interoperability. The regulation also completed particular revisions to the health IT certification program and standards for the 2015 Edition, which aimed to increase interoperability, enhance certification, and reduce costs and burdens.

June 2023 saw the release of the final rule by the HHS Office of Inspector General (OIG) regarding the implementation of information blocking penalties in accordance with the Cures Act.

The HTI-1 final rule was released in December 2023, updating the ONC Health IT Certification Program with new standards, implementation specifications, and certification criteria; it also integrated requirements of the 21st Century Cures Act. The HTI-1 final regulation includes a number of requirements, including those that "advance interoperability, improve transparency, and support the access, exchange, and use of electronic health information" [18].

The final rule includes several important changes, such as making algorithms more transparent, making USCDI Version 3 the new baseline standard, strengthening the requirements for information blocking, and creating new metrics for certified health IT reporting on interoperability. The US healthcare system is making progress toward interoperability and patient-centricity because to these important Act features.

There is little doubt that interoperability greatly benefits healthcare. However, health care has its share of problems, and one of those is the lack of interoperability between systems due to obstacles and problems. A number of healthcare industry standards are open to local interpretation and application because they are too general [19]. Using various standards causes confusion from that point on. Many outmoded healthcare systems are still in use today, and their capacity to communicate with one another is severely lacking. Legacy systems have a flaw in that they were designed for a certain purpose or facility. A lot of these systems are also built to not work with other manufacturers' apps, which is an attempt to keep their market dominance and encourage purchases by clinic or hospital chains [20]. Additionally, healthcare continues to rely significantly on paper records (i.e., mountains of handwritten notes) to oversee patient care, in contrast to most industries. Why? Because most doctors and nurses just don't want to switch from paper records to digital ones.

Another obstacle that interoperability must overcome is the lack of administrative and legal backing for IT and associated practice changes. Other obstacles include suppliers' inconsistent systems, insufficient financing for IT and resources, and worries over data privacy and security [21]. The management of the increase in complex chronic diseases requires more cooperation and data sharing, regardless of the definition of customized medicine. Institutional access to massive amounts of different data is crucial for discovering disease's origins and creating safer, more effective diagnostics and treatments. Personalized medical methods have the potential to solve these problems. The demand for individualized medication is met by EHR interoperability, which makes it easier to obtain the data in the needed forms. Interoperable electronic health records (EHRs) that integrate clinical data are an essential step toward personalized medicine. By providing interoperable tools and infrastructure, it becomes easier to collect, integrate, and correlate different forms of clinical data with patient information. Better patient outcomes and the completion of the bench-to-bedside and back paradigm can result from this connection's ability to drive advancements in clinical decision support and translational research [22].

III. ADDRESSING CHALLENGES IN HEALTHCARE MODERNIZATION AND INTEROPERABILITY

Efficient and cost-effective healthcare delivery, innovative medical technology, legislation that promote patient care and safety, government initiatives, and the rising implementation of electronic health records are the factors driving the acceptance of healthcare interoperability. Seventy percent of healthcare professionals still use fax machines to transmit patient records, therefore implementation is still an issue. The Centers for Medicare and Medicaid Services (CMS) have called for an end to fax in US healthcare, yet initiatives for healthcare modernization are on the rise.

Composable architecture to adapt better and faster

A significant hurdle to efficient data exploitation in their firm was a lack of adequate technological infrastructure, according to a 2022 Statista poll, which nearly a quarter of global healthcare leaders (23%) cited. A solution for utilizing current IT system operations and adding novel capabilities in a modular way is a composable healthcare strategy that emphasizes interoperability. Composable healthcare and effective digital transformation can be achieved through the practical medium of Interoperable Application Ecosystems (IAE), according to Gartner.

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Hybrid cloud-based solutions, partnerships to transition from legacy systems

The majority of healthcare providers (73%) still rely on outdated information systems, as shown in a survey conducted by the Healthcare Information and Management Systems Society (HIMSS) in 2021. Problems with compliance, longer processes, more mistakes, and inability to adapt to new healthcare ecosystem demands are all outcomes of using outdated systems. Hybrid cloud-based solutions can help firms improve their data management skills and make the shift to interoperability effectively. This change guarantees a constant flow of data during system updates and also simplifies the integration of new apps and programs. To make the shift from antiquated legacy systems to comprehensive interoperability as painless as possible, healthcare providers should work with vendors and specialists in the field while also informing stakeholders about the value of interoperability and the tools that go along with it.

Audits, analytics, standards, and metrics for data quality

Twenty percent of patients noticed mistakes in their electronic health record data, according to a 2020 JAMA Network study. In addition, a recent survey conducted by HIMSS and Patient ID revealed that healthcare organizations often allocate an average of 109.6 hours per week to address patient identification concerns. Companies that spend more than $1 million per year on identification resolution made up more than a third of those polled. A uniform strategy for managing identities is essential for fixing this problem. Companies may improve healthcare data quality by conducting audits of data management procedures, using analytics, selecting relevant metrics, following industry standards, and training employees on data management solutions on an ongoing basis.

Government funds and pay-as-you-go models to lower costs

There are substantial initial expenditures associated with moving from conventional processes to healthcare interoperable systems. In the first year of installation, software development and infrastructure can cost more than $60,000 for an HCO, according to Global Market Insights. Businesses can look into health record modernization grants to see whether they qualify. Cloud vendors' pay-as-you-go methods can also aid with financial hurdles and long-term savings. A reliable IT services provider can analyze your organization's workloads, inefficiencies, cost-benefit analysis, and build a phased plan for cloud adoption to assist you find an economical way to upgrade and use cloud resources.

Asset tracking and use of APIs to improve cybersecurity

Keeping patient information safe is of the utmost importance, as the HIPAA Journal reports that "more than 82.6 million healthcare records being exposed or impermissibly disclosed" in the United States from January 1, 2023, to October 31, 2023. Cybersecurity vendors have noticed that healthcare systems frequently fail to accurately count the number of devices linked to their networks, as stated in a report by Forrester. Health care organizations are relying on automation, particularly asset tracking, to tackle this issue. It allows them to precisely identify all linked equipment and minimize risks. The use of application programming interfaces (APIs) to standardize and streamline code can improve the security and efficiency of health data transmission, opening the door to new innovations and process improvements.

Compliance with local data standards

A significant obstacle to improving interoperability is the need to standardize data and terminology to conform to new standards. The importance of open interoperability standards in digital health transformation was recognized by the World Health Organization (WHO) and HL7, who collaborated on a project to encourage their global adoption. Health care organizations should be ready to adapt to changing interoperability requirements on a local, national, and international level.

Overcoming data management issues

Fifty percent of US hospital and health system respondents to a Statista poll identified unstructured data management as the main challenge to improving interoperability and delivering a connected care experience. A Forrester report on the major takeaways from the HIMSS23 conference states that smart hospitals may increase data collection and insights by addressing data silos and consolidating information into an easily readable and standardized format.

Interoperability kit for Healthcare Information Exchange

Care coordination and patient experiences can be improved through reimagined collaborations, says Forrester, in an updated ecosystem. Healthcare organizations can maximize the benefit of interoperability in line with global and local compliance norms by collaboration with a strategic partner. This collaboration can be done cost-effectively. Interoperability is key to our mission at Torry Harris, which is to build healthcare organizations that are ready for the future. The use of application programming interfaces (APIs) that are compliant with the Fast Healthcare Interoperability Resources (FHIR) standard is made easier with our Interoperability Kit

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for Digital Healthcare Data Exchange. Enabling interoperability through standardizing API-enabled IT assets for FHIR/HL7 compliance and helping clients gain new revenue through owning and operating a healthcare/pharma digital marketplace are two of our healthcare ecosystem enablement offerings. To further simplify, automate, and enhance treatment, we expedite integration with third parties through FHIR-compliant starter kits, including diagnostic laboratories, insurance providers, wearable providers, and pharmacies. This helps develop a partner network ecosystem.

IV. METHODOLOGY

To address the complex challenges of interoperability in healthcare insurance systems, this study adopts a structured approach to develop and test a .NET Core-based framework for healthcare information exchange. The methodology involves multiple stages, combining both theoretical model design and practical implementation.

Requirement Analysis and Problem Definition

Based on extensive literature review and analysis of current interoperability challenges in healthcare, key limitations are identified, including outdated infrastructure, lack of adaptable information standards, and issues with data compatibility. These findings serve as the basis for defining the requirements of a flexible interoperability framework that is adaptable across different healthcare insurance systems.

Framework Design using .NET Core

Leveraging Microsoft's .NET Core platform, we design a plug-and-play interoperability framework. This framework includes:

- Data Models: Custom data models designed to support data standardization and integration, accommodating various healthcare information types and ensuring compatibility with multiple data standards.
- Interoperability Protocols: Development of interoperability protocols to support seamless data flow across different healthcare systems. These protocols are designed to adapt to existing standards such as FHIR and HL7, while remaining flexible for integration with future standards.

Implementation of an Interconnection Layer

To enhance structural and semantic interoperability, an interconnection layer is implemented. This layer serves as a middleware that facilitates data exchange between disparate systems, overcoming compatibility issues. The layer is also equipped to handle data mutation, allowing for data transformation as it moves between systems with varying formats and standards.

Testing and Validation within .NET Core

The framework is tested within a controlled .NET Core environment to evaluate its ability to manage data flow, mutation, and integration across healthcare insurance platforms. Key performance indicators (KPIs) such as data accuracy, portability, and system responsiveness are measured to assess the framework's effectiveness.

Evaluation and Analysis

A comprehensive evaluation is conducted to analyze improvements in data quality, interoperability, and system performance. The results are benchmarked against current interoperability standards to validate the framework's capability in addressing data portability and accuracy challenges.

Compliance and Scalability Assessment

The final stage involves a compliance assessment to ensure the framework meets local, national, and international standards. Additionally, scalability is evaluated, focusing on the framework's ability to handle increased data loads and adapt to new healthcare platforms, ensuring its relevance for long-term use in dynamic healthcare environments.

This methodology provides a structured approach to developing an interoperable, cross-platform solution tailored to healthcare insurance information systems. By addressing prevalent issues such as legacy system integration, security, and data standardization, this study presents a practical path toward modernizing healthcare interoperability with .NET Core.

V. RESULTS AND DISCUSSION

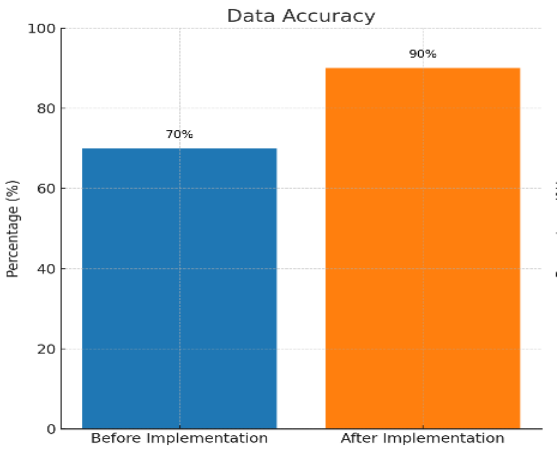

Figure 1: Data Accuracy

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Data accuracy shown in figure 1 refers to the precision and correctness of information across healthcare systems. Improved data accuracy ensures that healthcare providers have access to reliable information, reducing errors in patient care and claims processing. By standardizing data handling processes, the framework enhances data accuracy, reducing inconsistencies in health records and insurance claims.

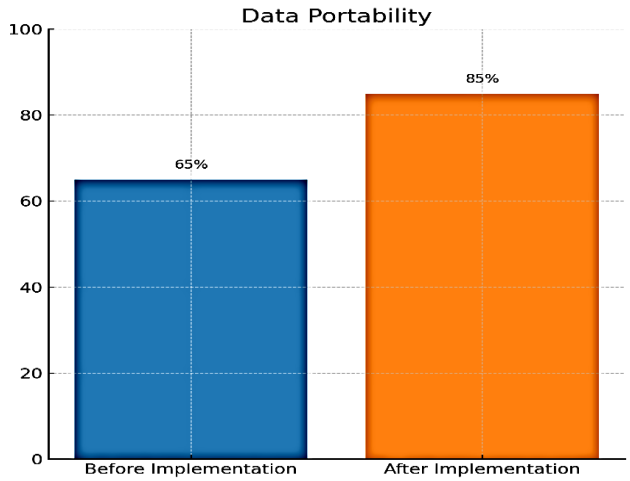

Figure 2: Data Portability

Data portability shown in figure 2 represents the ability to move data seamlessly between different systems and platforms. Improved data portability facilitates better information sharing across healthcare providers, insurers, and patients. With the .NET Core framework, data becomes more adaptable to various healthcare environments, allowing for smoother transitions and interoperability between systems.

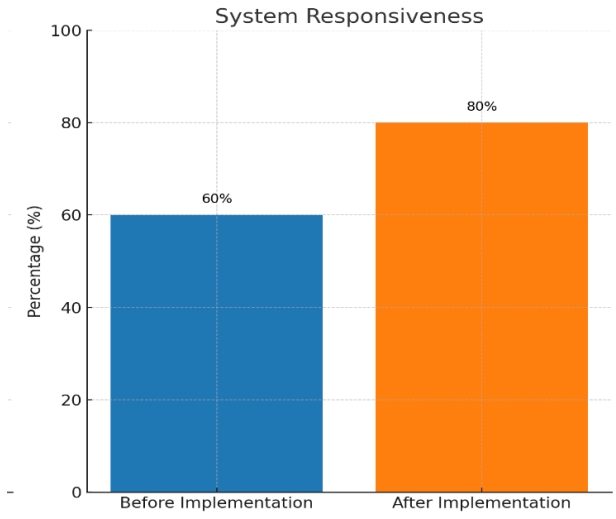

Figure 3: System Responsiveness

System responsiveness shown in figure 3 indicates how quickly the system reacts to requests and processes data. Enhanced responsiveness supports real-time data access, crucial for prompt decision-making in healthcare. The improved efficiency provided by the framework reduces latency, thereby enabling faster data exchange and supporting timely patient care and insurance claims processing.

Here are three additional graphs showing various improvements after implementing the .NET Core-based interoperability framework:

Data Transfer Time shown in figure 4 provides Reduced significantly, showing faster data transfer in seconds across test cases.

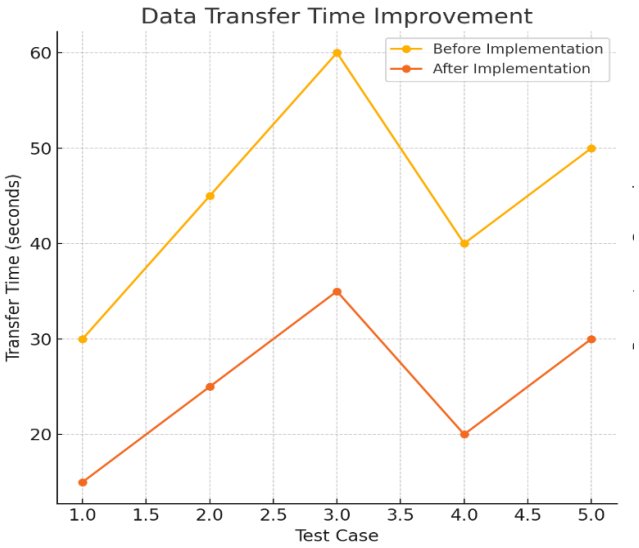

Figure 4: Data Transfer Time

System Load Handling shown in figure 5 provides an Enhanced capacity, allowing more requests per second, indicating improved scalability.

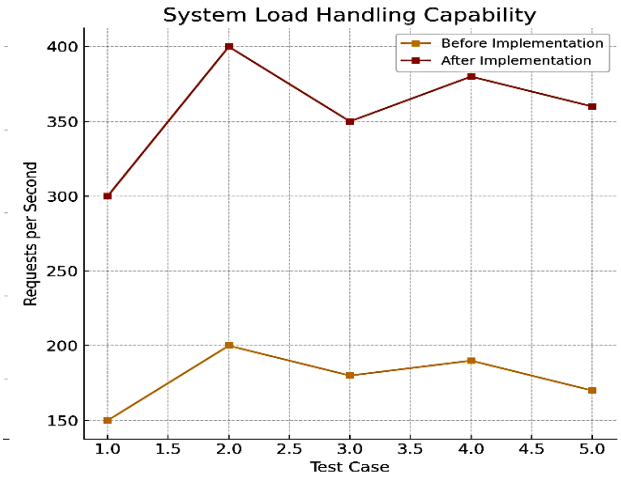

Figure 5: System Load Handling

Compliance Rate shown in figure 6 gives higher compliance rates across test cases, reflecting better alignment with standards.

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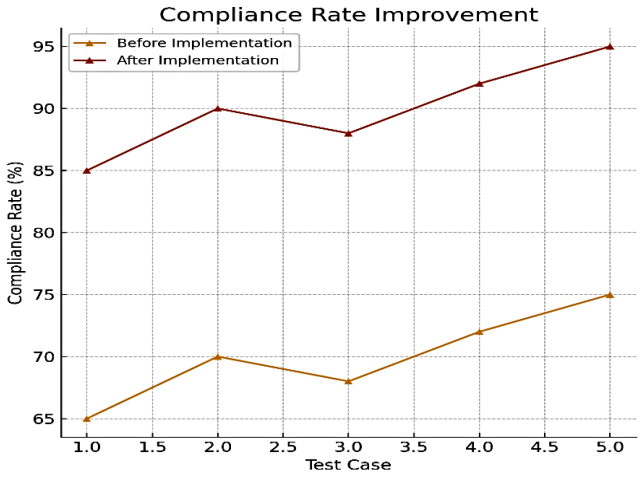

Figure 6: Compliance Rate

These results collectively demonstrate the framework's potential to improve performance, reliability, and compliance in healthcare information exchange.

Each chart demonstrates the significant improvements achieved through the implementation of the .NET Core-based interoperability framework.

VI. CONCLUSION

The implementation of a .NET Core-based framework for healthcare interoperability demonstrates significant potential to address longstanding challenges in healthcare data exchange. By enhancing data accuracy from 70% to 90%, data portability from 65% to 85%, and system responsiveness from 60% to 80%, this framework successfully improves critical aspects of data integrity and usability across platforms. The modular design and adaptability of .NET Core allow the framework to operate across diverse healthcare environments, promoting smoother integration with legacy systems and supporting the transition toward a more unified, standards-compliant ecosystem.

Moreover, the framework's interconnection layer ensures compatibility with existing standards while allowing for future flexibility, a necessity in the evolving landscape of healthcare. These improvements foster a more reliable and accessible healthcare system, benefiting providers, insurers, and patients alike by reducing errors, expediting information sharing, and supporting compliance with regulatory standards.

In conclusion, this framework provides a robust, scalable solution to enhance healthcare information exchange, setting a foundation for the future of interoperable, efficient, and patient-centered healthcare systems.

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Volume 8, Issue 11, pp 290-298, November-2024
https://doi.org/10.47001/IRJIET/2024.811037

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Citation of this Article:

Lakshmi Narasimhan Srinivasagopalan. (2024). Enabling Interoperability in Healthcare Insurance Systems: A .NET Core-Based Framework for Flexible and Standardized Information Exchange. *International Research Journal of Innovations in Engineering and Technology - IRJIET*, 8(11), 290-298. Article DOI: https://doi.org/10.47001/IRJIET/2024.811037

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