

Life insurance

# Help clients get coverage faster

Sharing electronic health records speeds up the process.



Principal® has partnered with Human API to make it easier to get your life insurance cases issued. It not only speeds up the application process, but it also improves the experience for the customer.

## How it works

- We're using Human API for select cases where we need clients' medical history.
- Once we receive an applicable application, an email is sent to the applicant with instructions to set up a Human API account for sharing medical records from provider(s).
- At the same time, an email will be sent to the producer or Field Office Contact alerting them the client received notification to share medical records electronically.
- The applicant authorizes access to medical history via the secure email link.
- Once the connection is made, our underwriter will be sent the medical history.

“Human API allows you to get paid faster, and you don't have to chase down information for the APS.”

## How you and your clients benefit

- Access to electronic records eliminates obtaining the Attending Physician Statement (APS), and we get clients' medical information almost immediately once they use the link and select their healthcare provider. Note that some healthcare providers don't have fully digitized records, so we may still need to request a traditional APS.
- The service is free, offering significant cost savings and fewer cases lost due to process delays. Medical reports can cost anywhere between \$25 and \$300.
- The underwriting time can be reduced by several weeks versus when an APS needs to be ordered.
- This electronic process is a natural fit with the online Part B.



Call the National Sales Desk at 800-654-4278  
with any questions.



[principal.com](https://www.principal.com)

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