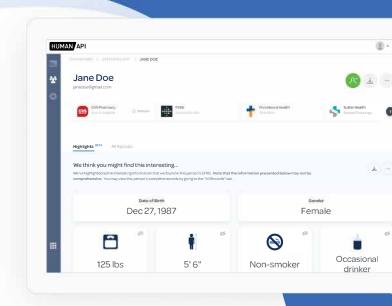# Transform the Life Insurance Buying Process with Electronic Health Records (EHRs)

What are Electronic Health Records (EHRs)?

An Electronic Health Record (EHR) is a digital version of your client's health record. It's a longitudinal medical history created by healthcare providers, and made accessible through patient portals. They contain medical data that can be used to potentially expedite the underwriting process and replace APS orders.

Why should I care about EHR data?

EHR data simplifies the life insurance buying process for clients by reducing the time it takes to for the carrier to receive the information.

Using EHR data has the potential to dramatically:

- Decrease time-to-issue and improve placement rates
- Reduce the number of back and forth conversations with clients, by electronically gathering their comprehensive medical history
- Deliver a fully digital, seamless client experience that meets modern buyer expectations

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How It Works

Carriers use the Human API platform to give clients a simple way to share EHR data for both formal and informal applications.

1   Explain how Human API works

Explain to your client that they have a way to speed up the application process and get to a policy decision faster by sharing their Electronic Health Records (EHR) if needed.

Let them know that they'll need the login credentials to their patient portal account(s) in order to participate, or create a new account through their provider's patient portal system.
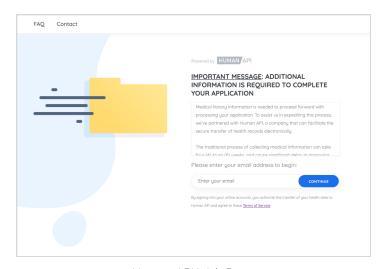

2   Introduce the Human API Web Page.

Your client will receive an email from Prudential with a link to a unique Human API web page

http://mydigitalrecords.com/Prudential

Note: If you have questions about the Connect process, send an email to **help@humanapi.co** with details around the request. Human API's support team will respond within 48 business hours or less.
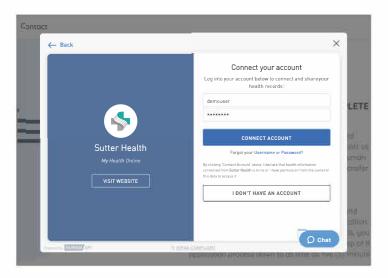

Human API Web Page

3 ## Your client enters login credentials and authorizes EHR data sharing.

From the general URL, your client will be prompted to provide some basic details about themselves before proceeding to authorize their providers. To authorize a provider, they just need to search for either a health system or a hospital, then enter the login credentials for that patient portal account.
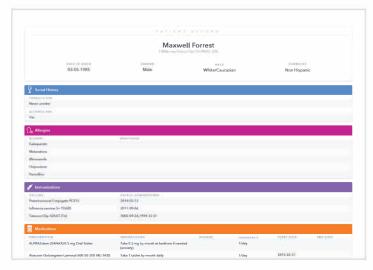

Authorization Window

Need help?

If your client needs assistance at any point during the authorization process, tell them to take advantage of Human API's Live Chat feature by clicking on the 💬 Chat button, located on the bottom right corner of the popup window. Our dedicated support team is available to help on business days during the hours of 9 AM - 8 PM EST.

4 ## Access EHR data directly via the Human API Portal.

Once your client has provided their authorization(s), Prudential will be able to access their EHR data immediately for the underwriting process.

It's that easy!

Human API EHR data

Why should my client participate?

Human API offers a faster, less invasive way for your clients to electronically share their medical records with your firm and carriers. Your client could vastly cut down on the time to receive a policy by participating in this process, with minimal effort on their end. Our intuitive, user-friendly process is designed to maximize conversions and engagement.

What is the experience for my client?

After your client receives your unique Human API URL (**mydigitalrecords.com/Prudential**), they will be guided through an intuitive, user-friendly process to connect their patient portal accounts and share their medical data.

What data will you be receiving from Human API?

If Human API is able to connect to the medical provider indicated by your client, we will receive all of their available electronic medical information from that specified provider. This information includes diagnoses, medications, procedures, tobacco/alcohol use, vital signs, etc. This is information typically found in medical records.

Will my client's data be sold to non-related third-party companies, such as marketing firms?

No! Your client's data will never be sold or shared with any non-related third-party companies without your client's explicit consent. Your client's data will only be used for underwriting purposes, which could potentially accelerate time-to-issue and increase your placement rates. We put consumer consent and control at the center of our platform and will protect your applicant's privacy at all costs. Read more about our consumer data security and privacy policy here: **https://www.humanapi.co/security**

What if my client does not want to participate?

That is completely fine! It is up to the client whether they want to participate or not. Your client's decision will not impact the outcome of their insurance application, though they may miss out on an opportunity to expedite the application process.

Your client can click on the blue chat button at any point during the authorization process if they have questions or need assistance.

Where should my client go if they have any questions or need help during the authorization process?
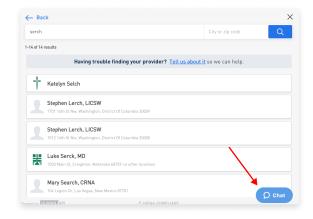
Human API has an entire support team dedicated to answering your client's questions via the Live Chat during the authorization process. Live Chat is embedded within the provider search experience and is directly available to your clients every day from 9 AM - 8 PM EST.

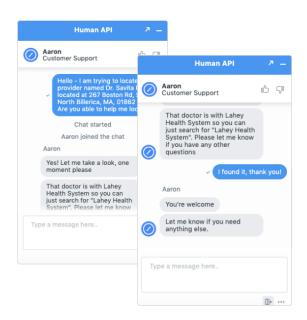## What if my client has trouble accessing the Human API web page?

Please direct your clients to **help@humanapi.co** if they are having trouble accessing the site.

Do my clients need to sign another HIPAA auth?

No! The patient portal connection process works as an e-authorization that satisfies HIPAA requirements. By sharing their EHR data through Human API, your client is giving their consent. Say goodbye to paper forms!

Preview of the Human API Live Chat window, that can be accessed by clicking on the blue chat button at any point during the authorization process.

How long do I have access to my client's data?

You will have access to your client's data for as long as they want. Because we put each consumer in full control of their own EHR data, your clients can grant and revoke access to their data at any time.

How large is your medical data network?

Our data network includes 85% of inpatient U.S. hospitals, patient portals, clinics, doctor offices, pharmacies and labs, and 300+ wearable devices and fitness apps, covering 264 million American lives. For more information on our network, please visit **https://www.humanapi.co/data-network**

Will this completely replace the APS? Will carriers still request additional information from facilities?

No, our platform is not a magic bullet for all medical data. We've found that for our current carrier partners, our data can replace an APS anywhere between 50% - 85% of the time. However, due to varying underwriting guidelines and patient portal data variability between different healthcare providers, the information may or may not be enough to replace an APS.

How quickly will the data become available?

Most of the time, EHR data will be available in minutes after your client connects their patient portal accounts. Occasionally, due to variability across different patient portal technologies, it can take longer to gather the data. Our team internally monitors data sync times and actively works to ensure the data is retrieved as quickly as possible.

Do my clients have to create an account with Human API?

No! That is entirely up to them. Many consumers choose to create an account with us so they can view and manage all their EHR data in one place for free, but it's not necessary if they just want to share their EHR data.

Provided Courtesy of The Prudential Insurance Company of America