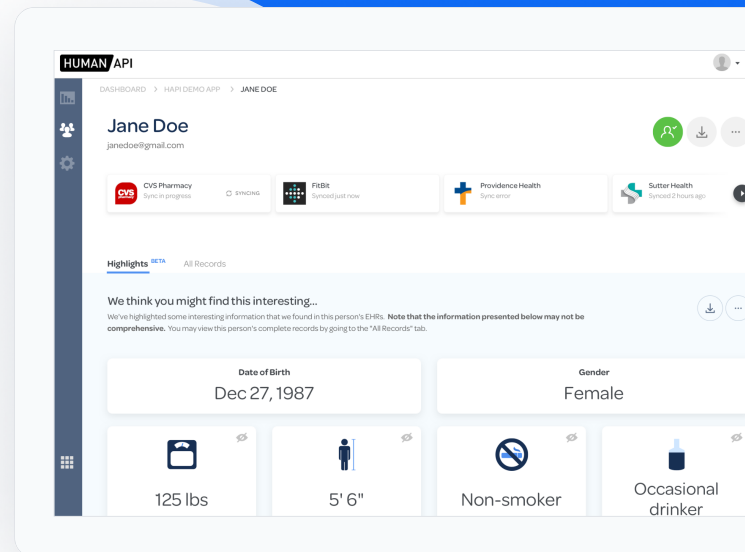


Transform the Life Insurance Buying Process with Electronic Health Records (EHRs)

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 need to order invasive paramedical exams and waiting weeks for APS orders to come in.

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

EHR data also reduces the administrative burden on agents by aggregating electronic health data - no matter where or how it was stored - in just minutes.

About Human API

Human API is a health technology company that gives consumers a simple way to retrieve and share their EHR data with the businesses that need them. Rather than rely on manual processes that involve phone calls, faxing, or mailing, Human API retrieves medical records digitally, from each person's patient portals. We empower your clients to seamlessly share their electronic health records - no matter where or how it was stored - so you can help more people protect their loved ones. For more information, visit www.humanapi.co.

How It Works

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

1 Introduce the Human API process.

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).

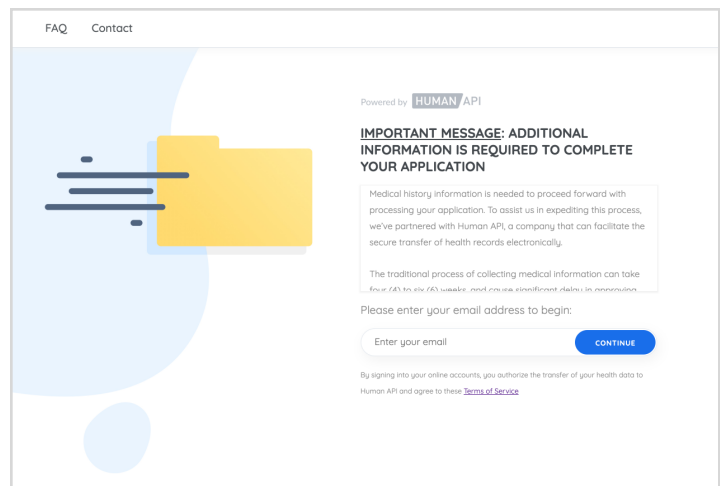
Let them know that they'll need the login credentials to their patient portal account(s) in order to participate, or create a new account through their provider's patient portal system.



2 Share the Human API Web Page.

Send clients to the Human API web portal page provided by your distributor to complete the process:

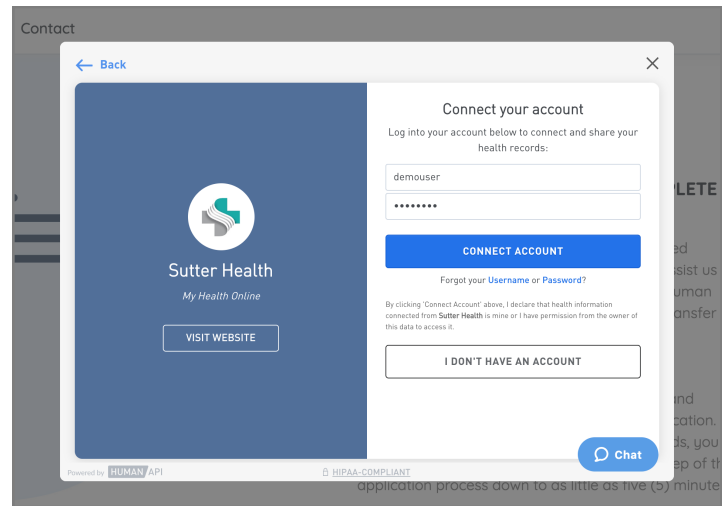
<https://mydigitalrecords.com/e4insurance>

A screenshot of a web application interface. At the top, there are links for 'FAQ' and 'Contact'. The main content area features a large graphic on the left consisting of a yellow folder icon and several horizontal blue lines. On the right, there is a text block that reads 'Powered by HUMAN API' followed by a bolded 'IMPORTANT MESSAGE: ADDITIONAL INFORMATION IS REQUIRED TO COMPLETE YOUR APPLICATION'. Below this, a paragraph explains that medical history information is needed and that Human API facilitates the secure transfer of EHR data. A smaller line of text states, 'The traditional process of collecting medical information can take four (4) to six (6) weeks, not counting potential delays in processing.' Below this is a prompt 'Please enter your email address to begin:' followed by an input field labeled 'Enter your email' and a blue 'CONTINUE' button. At the bottom, a small disclaimer states that by signing into online accounts, the user authorizes the transfer of their health data to Human API and agrees to the 'Terms of Service'.

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  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.

Human API EHR data