Speed Up the IDI Application Process With Electronic Health Records

TheStandard ®

What Are Electronic Health Records?

An Electronic Health Record is a digital version of your client's health record. Health records are created by healthcare providers and can often be accessed through patient portals. These records are used to potentially expedite the underwriting process and replace traditional APS orders.

Why should I care about EHR data?

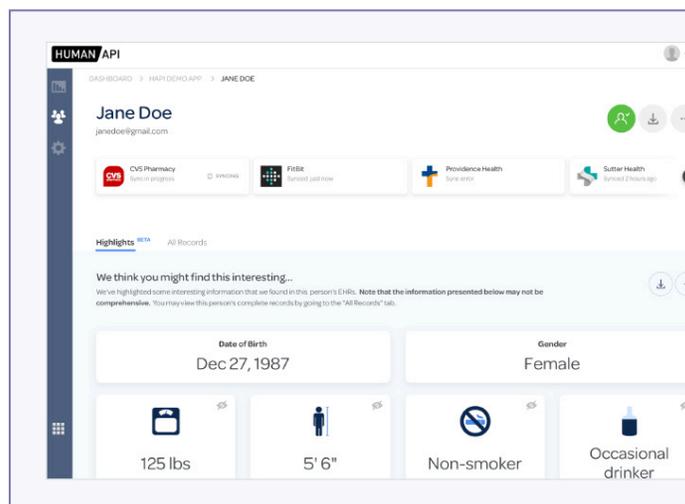EHR data simplifies the application process for clients by reducing the need to wait weeks for APS orders.

Using EHR data has the potential to:

- 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 buyer expectations

EHR data also aggregates electronic health data — no matter where or how it was stored — in just minutes.

Human API: A Third-Party EHR Vendor

Human API is a health technology company that gives consumers a simple way to retrieve and share their EHR data. 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. For more information, visit www.humanapi.co.

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How It Works

Human API gives clients a simple way to share EHR data.

❶ 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.
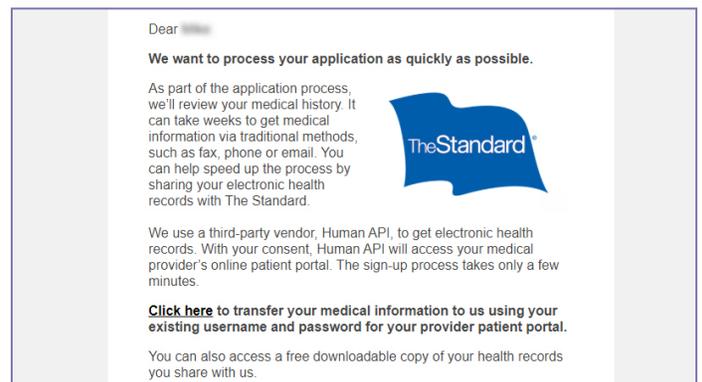
Let them know that they'll need the login credentials to their patient portal account(s) to participate.

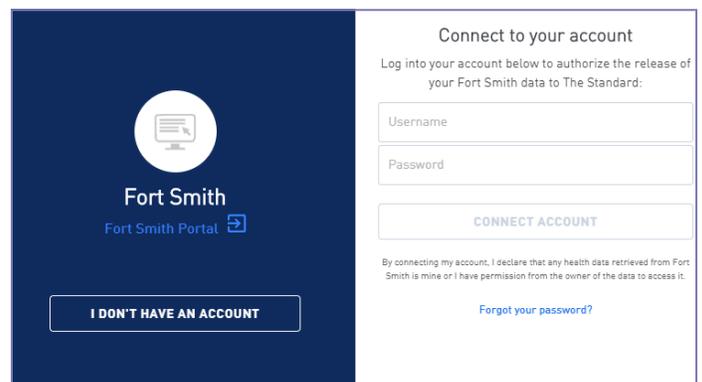❷ Your client will receive an email with a unique link.

They'll click on the link to start the process.

If your client doesn't click on the link and complete the transfer process within three days of receiving the email, we'll switch to traditional methods to obtain their health records.

❸ Your client enters login credentials and authorizes EHR data sharing.

To authorize a provider, they search for either a health system or a hospital, then enter the login credentials for that patient portal account. If they don't have login credentials, they'll need to create a new account.

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. Human API's dedicated support team is available to help on business days during the hours of 9 a.m. - 9 p.m. Eastern.