Electronic Health Records (EHR) For Life Underwriting Surging In 2022

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There is a surge of services, innovative solutions, streamlined processes and automated underwriting for life insurance utilizing Electronic Health Records (EHR). I get it that the availability of electronic medical data still has a mountain to climb to completely replace Attending Physician Statements (APSs), however what you will find is that solution providers are creating intelligent processes to support both. By the end of this article, you will be convinced of the surge of EHR.

Accessing EHR

MIB is e-connected to 99.9 percent of the insurance companies in North America and for over 100 years has been a trusted industry partner, providing unique insights to aid in the underwriting process. Their Electronic Medical Data Service (formerly MIB EHR) improves the life insurance industry's ability to access electronic medical records, streamlines the broader APS process, reduces overall costs, and accelerates the underwriting process. Offering the only solution in the life insurance market with access to the top three EHR systems in the U.S. (Epic, Cerner and Allscripts), and with access to NextGen and Practice Fusion (through Veradigm) and over 5,400 patient portals, MIB has more than doubled their release rates in the last year. Available to carriers as well as distribution, MIB provides the industry with a single point of access to secure records from multiple data sources, including the ability to systematically reflex to a traditional APS where electronic records are not available.

MIB recognizes the growing opportunity for electronic medical data platforms to provide a greater value to underwriting in 2022 through improved access to data, enhanced speed of data retrieval, and enriched usefulness of the data available to life insurance underwriters. "To meet the full needs of the life insurance industry, we recognize that data needs to be available from multiple sources through a single interface, including electronic data and traditional APSs," said Andrea Caruso, executive vice president and chief operating officer of MIB. "It must also be provided in a way that makes it easily utilized in the underwriting process and comprehensive so that it can be decisional in nature." In addition to making the format of the data more useful, MIB recognizes there is a critical need to provide underwriter support and educational materials to encourage use and adoption of electronic medical data. With former underwriters on staff, they are taking a leadership role in providing training and other resources, developed by underwriters for underwriters, which can help organizations get past the learning and adoption barriers.

Last year when I was browsing Human API's website, their Vision Statement caught my attention and sent a simple yet powerful message, "We exist to radically accelerate the pace of health innovation for everyone, everywhere." I reached out to the product team at Human API to find out

more about their ever evolving EHR platform for life distribution. "Human API launched their Health Intelligence Platform for BGAs to enable better carrier collaboration, improve placement rates, and create better consumer experiences. The platform simplifies EHR and APS ordering into one unified process and turns health data into actionable intelligence that accelerates underwriting. With a single order, Human API searches for all available EHRs through their proprietary network. If no electronic records are found within a predetermined time period, an APS will automatically be ordered, reducing the operational burden on agents and case managers while decreasing the time it takes to get usable medical evidence.

Human API's electronic health record network consistently exceeds a 50 percent conversion rate for customers by leveraging the largest combination of networks including HIPAA authorized networks, patient portals, and consumer-mediated record retrieval networks. The Health Intelligence Platform was built with distribution in mind, allowing brokerages to securely share evidence directly with carriers, keep agents and case managers informed with automated status notifications, and quickly understand the key aspects of an applicant's health with simple health summaries. In addition, Human API's structured health data powers improved client experience and better placement rates with personalized product matches. To learn more about how Human API's Health Intelligence Platform can empower your business, reach out to Human API through humanapi.co/request-info.

Sharing Information and Integrating Solutions for a Better User Experience

This is the fourth consecutive article where I mention APIs. An open API (Application Programming Interface), is a software intermediary that allows two applications to talk to each other. The market of Insurtech for life insurance has made it necessary that solution providers offer APIs. This emphasizes the importance of sharing information seamlessly between disparate systems and also building your own user experience. APIs make both of these possible.

MediPro Direct offers simple API connectivity solutions for exam and APS ordering. This includes access to MediPro Direct's zip scheduler, which identifies coverage and availability for insurance exams before an order is placed. Additionally, MediPro Direct has partnered with Clareto and AdamsBridge Global to deliver real-time access to consolidated EHR data, reducing both time and cost throughout the underwriting process.

Industry consolidation in the life insurance exam space left service gaps including a lack of concierge type services for large, fully underwritten applications. MediPro Direct is filling this gap with a team of highly rated mobile nurses and phlebotomists, as well as informal APS and lab services.

Management Research Services, Inc. (MRS) has 33 years of history with Attending Physician Statement (APS) services, leading the U.S. market. MRS takes pride in its ability to locate the records, obtain needed special authorizations and conduct all research needed to verify requested information. MRS representatives contact the applicant and/or the agent when necessary if your process allows. In essence, MRS makes every effort to find the records prior to closing an order.

Recently, MRS has evolved into a more technology focused company supported by growth capital partners to help enhance its breakthrough no-code platform. This technology focus has resulted in tremendous growth over the past two years, proving MRS's excellence in insurance technology and automation. MRS migrated its entire APS business to its modern platform in 2021, enabling an agile solution for its clients and internal representatives to process and complete orders with minimal human touch.

MRS's technology platform allows it to support a stand-alone APS business, or to provide APS as an add-on to an e-App or tele-underwriting service. The MRS platform also provides advanced reporting capabilities that provide standard reports for time-service, volume, and average cost per order. The entire platform is constructed utilizing Application Program Interface (API). This allows for other systems to use their own existing technologies to still harness the power of the MRS rules engine. Data is collected via the MRS call center, online application or both. The next generation of application

collection and underwriting technology is here. This is how it works: The rules engine enables the user to construct the detailed scripting and logic necessary for completing and underwriting an application. The MRS self-service model allows any subject to construct the scripting and underwriting decisions without the support of a software developer. This enables a more cost effective and timely process, as well as easy maintenance moving forward.

New Services and Solutions

eNoah has developed a structured, streamlined, cost-effective, technology-driven solution which addresses not only traditional medical record collection but EHR/HIE retrieval. With this, expert team members have developed time-tested and foolproof methods of speedy and effective communication with hospitals, clinics, physicians' offices, and their copy services. Their deep long standing relationships with these facilities and copy services also contribute to best-in-class cycle times without compromising quality. Because of new technological developments and increasingly stringent security measures, confidential data is secure and in accordance with the regulatory guidelines of PHI and HIPAA privacy rules.

Traditional medical records collection is not going anywhere any time soon. While electronic health records are making an impact for some carriers, it will be some time before we get strong adoption. eNoah has developed and is continuing to develop advanced technology to assist with getting the records in as quickly as possible without compromising quality. eNoah is partnering with some of the top EHR/HIE vendors to ensure a smooth and timely request process and transition to the traditional records request when needed. Their platform and records retrieval experts insure there is no lost cycle time in being able to immediately switch to the traditional records request.

In response to the increased complexity of the insurance sales and underwriting process, ApplicInt has automated the information collection process. Whether you are an agent, carrier, call center representative consumer or examiner, ApplicInt solutions are utilized by their partners for the

life insurance application digital point of sales and fulfillment end-to-end process with the data transmitted to the carrier in-good-order, which significantly decreased cycle time and ultimately results in placing more business. ApplicInt's EHRComplete platform Integrates the collection of electronic health records (EHR) directly into ApplicInt's ExamComplete, CallComplete or UComplete data collection processes. It saves time by obtaining permission from the consumer to initiate the collection of EHR in real time when the proposed insured is engaged in providing medical history. This simplifies and speeds the application process and at the same time reduces the workload for the underwriters or other staff from needing to initiate the collection of EHR separately.

I know when this article gets published there will be push back from other firms and vendors whose innovative EHR solutions and services were not mentioned. This just proves my point about EHR surging in 2022.