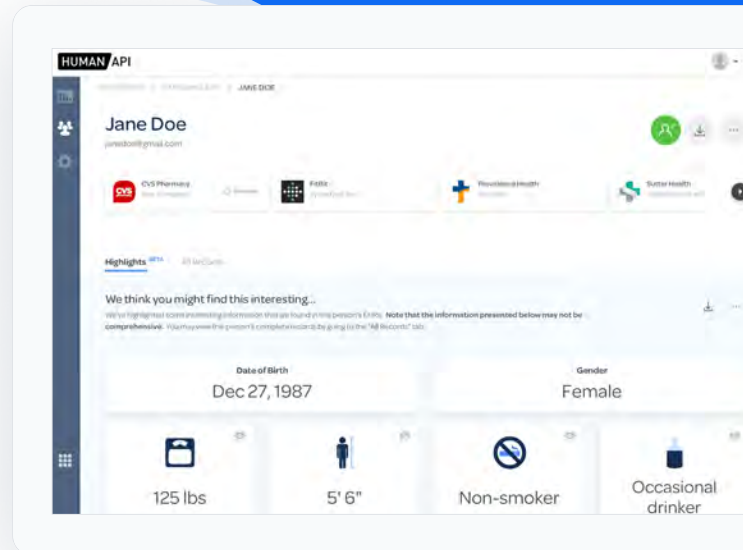


# Transform the Life Insurance Buying Process with Electronic Health Records (EHRs)

## 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 and other data networks. 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 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

## 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](http://www.humanapi.co). Human API is not affiliated with The Prudential Insurance Company of America or its affiliates, Newark, NJ. Each company is solely responsible for its own financial condition, content, liabilities, and contractual obligations.

Provided Courtesy of The Prudential Insurance Company of America

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE. 1032362-00006-00 Ed. 09/2021

# How It Works

Prudential uses the Human API platform to provide a simple way to obtain medical evidence.

## 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. If your client's provider does not have a patient portal system, no further action is needed. Prudential has the ability to access medical records through other secure data sources



## 2 Introduce the Human API Invitation

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

Your client will be prompted to read through the landing page and accept terms and conditions before moving forward.

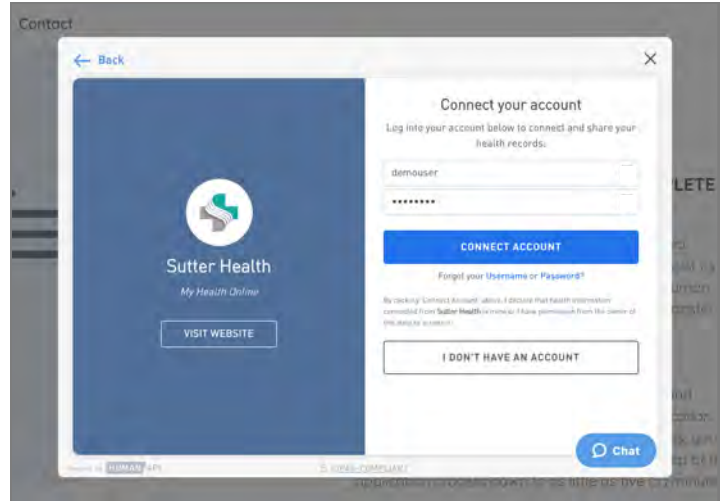


Human API Web Page

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

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

From the landing page, your client will need to click on “Connect my Health Data” button to launch the Connect process. To authorize a provider, they just need to search for either a health system or their provider, then enter the login credentials for that patient portal account.

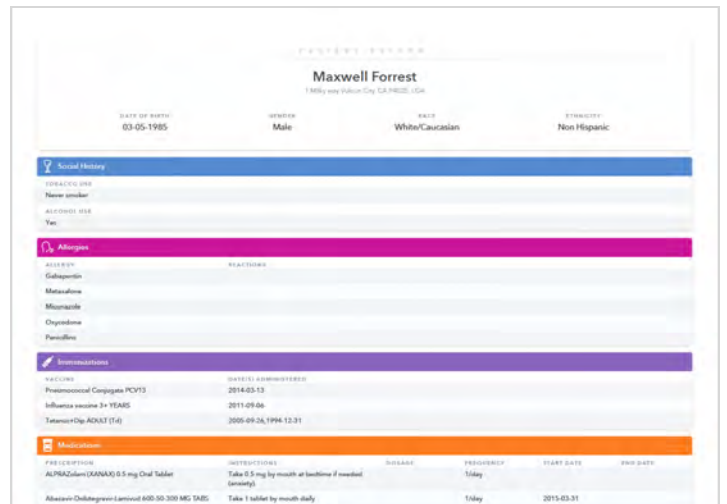


Authorization Window

**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

**5** Utilizing additional EHR data sources

If your client and/or their medical facility doesn't utilize a patient portal, Human API will still work to obtain EHR records! Human API now accesses additional data networks for EHRs, but we still encourage you to recommend the patient portal methodology to your client.

If electronic records are not found for the client, Human API will pivot to a traditional APS via our APS vendor Release Point.

**Need help?**

If your client needs assistance at any point during the process, they can utilize the 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.

# Common Troubleshooting

This guide should be used to help answer incoming questions from your clients

## How to use this guide

We hope the Human API connection process is quick and easy for all clients, but we know there may be questions.

We put this guide together to help answer common questions, although the error rate you see with your clients should be very low. Human API only sees errors for about 1-2% of all cases. Please read through the document to get help with troubleshooting.



### 1 Accessing Human API

#### Scenario: User reports they cannot find their email invitation

**Summary:** If a user wants to start the connection process, but cannot find their email invitation, an email may need to be manually re-sent.

**Solution:** Have the user search their inbox for an email received from [info@ehealthrecords-prudential.com](mailto:info@ehealthrecords-prudential.com). If the user still cannot find the email, reach out to your Prudential case manager and request another invitation be sent to the end user. You can also contact Human API directly at [help@humanapi.co](mailto:help@humanapi.co).



Hello {{firstName}},

Thank you for your interest in a Prudential life insurance policy (issued by the Pruco Life Insurance Company).

**As part of the life insurance process, we need to evaluate your medical history.**

With your consent, your medical records can be easily shared with Prudential in just a few minutes, through our trusted partner, **Human API**. Please click the button below to get started.

Get Started




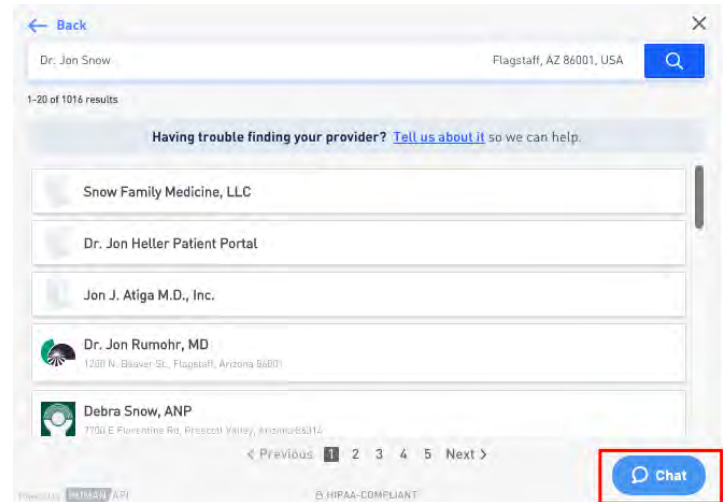
## 2 The Connect Process

### Scenario: User is unable to find their provider within Human API's network

**Summary:** Occasionally applicants will have difficulty finding their provider within Human API's network or are unsure which option to pick.

**Message:** None

**Solution:** Users should utilize Human API's Live Chat feature by clicking on the  button located on the bottom right corner of the Human API popup window. Our support team can help the user find their provider or outline next steps.



Location of Live Chat

### Please note:

If support already indicated that a user's provider is not within Human API's network, there are still options! Human API will utilize other data networks to try and retrieve electronics records.

### Scenario: User cannot sign up to retrieve records

**Summary:** Some patient portals require users sign-up for their patient portal directly with their provider.

**Message:** None from Human API. The patient portal will ask the user to register in person or with the provider.

**Solution:** The user should contact their provider directly to register their patient portal. If that is not an option, Human API has other ways of automatically retrieving electronic data.



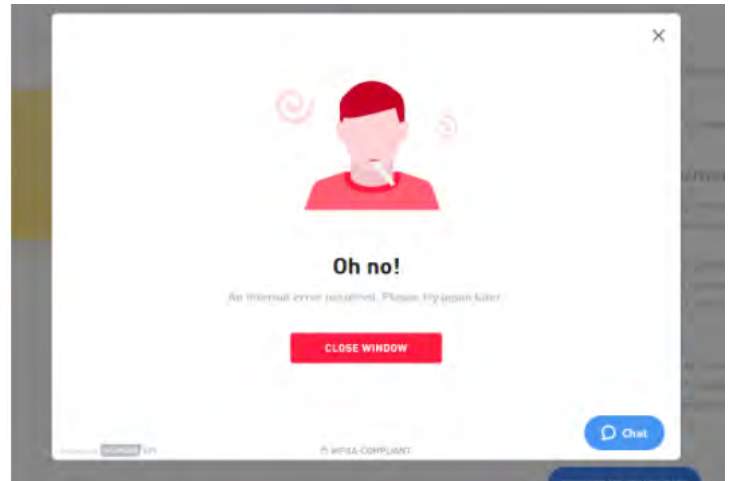
Example messaging from a Patient Portal

### Scenario: User receives an error message from Human API's system

**Summary:** Users may see an error message while attempting to connect their provider.

**Error Message:** Examples include, “Unable to connect to this source at this time”, “Error on page”, “The source took too long to respond”

**Solution:** This indicates there may be a technical issue preventing the user to move forward. Human API will still work on collecting medical records through other sources and this will not stop the evidence collection process.



Example Error Message

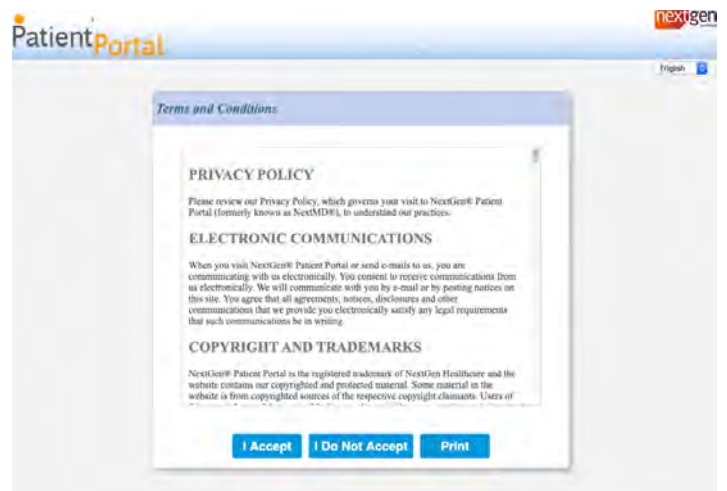
## 3 After Authorization

### Scenario: User needs to take further action within their patient portal

**Summary:** There are times when Human API cannot access a user's records due to an incomplete action on the user's side within their patient portal. Common examples include a user needing to accept new Terms & Conditions or needing to disable their 2 Factor Authentication (secondary measures to identify the client such as a text message).

**Error Message:** Attn Required

**Solution:** Human API will contact the user directly with steps they need to take to move forward. If anything is required of you, you will be contacted directly. If you have questions please email [help@humanapi.co](mailto:help@humanapi.co).



Example of Action Required by Client

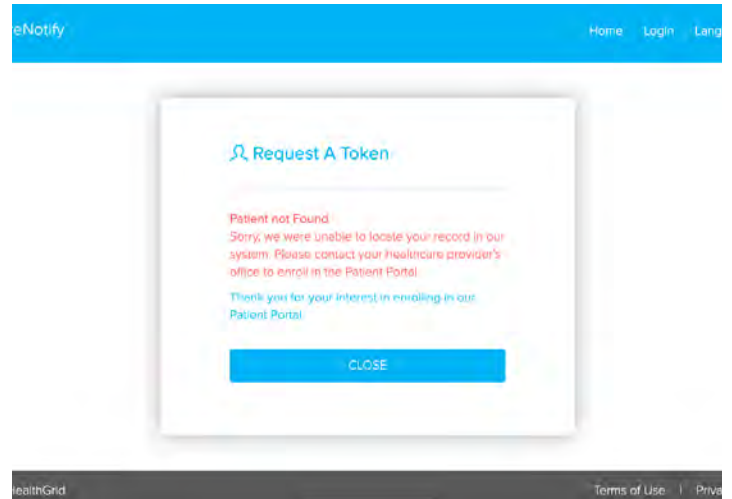
## Scenario: User's status is set to "Error" within Human API

**Summary:** During the data retrieval process, Human API may run into issues based on the patient portal. A common example is if something is broken on the provider's portal page that stops Human API from retrieving data, there is no action that can be taken.

**Error Message:** **Error**

**Solution:** There is typically no route forward for accounts that end in this status and the underwriter should be consulted for next best steps.

If you do have questions, you can contact [help@humanapi.co](mailto:help@humanapi.co) for more details on the Error.



Example of a Reason for Error

### **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 their email invitation, 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. If your client is unable to connect their patient portal, Prudential has the ability to access medical records through other data sources.

### **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. Although we encourage them to connect their patient portal, Human API has additional data sources to obtain medical records without participation from your client.

### Where should my client go if they have any questions or need help during the authorization process?

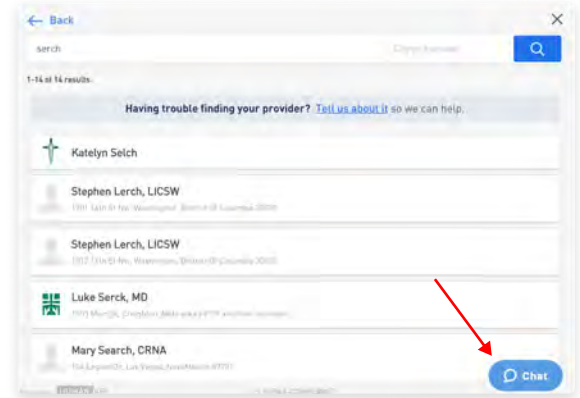
Human API has an entire support team dedicated to answering your client's questions via the Live Chat during the authorization process. Live Chat is embedded within the provider search experience and is directly available to your clients every day from 9 AM - 8 PM EST.

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

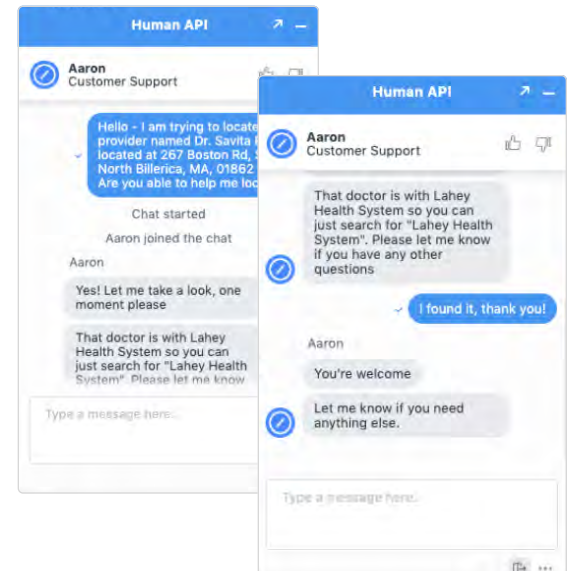
Please direct your clients to [help@humanapi.co](mailto:help@humanapi.co) if they are having trouble accessing the site.

### How do additional EHR data sources work?

Human API has additional data sources to obtain EHRs, outside of the patient portal methodology. However, the patient portal network is still the largest network for obtaining EHRs, which is why we encourage your clients to use it. Human API has the ability to obtain EHRs without your clients engagement by working with networks who perform searches for medical history based on your client's provider.



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



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.

### **Can Prudential access my client's health records on an ongoing basis, such as after the client completes the process?**

Prudential will receive a one time snapshot of the client's health records. Human API will not access the client's patient portal or any future health records without the client logging back into the Human API portal and providing additional authorization.

### **How large is your medical data network?**

Our data network includes over 30,000 data sources , including patient portal integrations, EHR networks, API integrations, health systems, hospitals & doctors, pharmacies and labs, and 300+ wearable devices and fitness apps, covering 270+ million American lives. For more information on our network, please visit <https://www.humanapi.co/data-network>

### **Do my clients need to sign an additional HIPAA authorization?**

If your client utilizes their own patient portal, no further authorization forms are needed! If Human API pursues additional records via other EHR sources and/or a traditional APS, the medical facility may require a special authorization. The good news is that Human API will work directly with the client to obtain their signature on the appropriate form.

### **How quickly will the data become available?**

We see a majority of electronic health records returned within 7 days. As soon as your client connects their patient portal account or a positive search result is found through an additional data source, Human API will work to deliver the data to Prudential. Our team monitors delivery and syncing times internally to ensure 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 clients 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

© 2021 Human API. All rights reserved. Human API and the Human API logo are trademarks of Human API. All other company and product names may be trademarks of the respective companies with which they are associated.