



Streamlining the *underwriting process* through electronic health records

At John Hancock, we are committed to making the underwriting process faster and easier for you and your clients — including on cases that require traditional underwriting.

When a submission that has been submitted via a digital eApplication platform and requires traditional underwriting, we work with industry-leading electronic health data companies to expedite access to the health records that are needed to complete the underwriting review.

On average, we can retrieve electronic health records in just a few days — which means we can review these cases faster and issue them sooner.

See page 2 for additional details on how the process works.

How it works snapshot



Application is submitted via a digital eApplication platform and requires traditional underwriting.



John Hancock orders EHRs from available health data sources.

Simultaneously, the customer may also receive a request from an EHR provider to sync their patient portal — this can help further expedite the review process.



Records received.



Underwriting review and decision (if EHRs are sufficient).



Case sent to issue

Process overview

If your submission meets the following parameters, John Hancock will order electronic health records from available health data sources and will review the information to see if the details provided can be used in place of a paramedical exam, labs, and/or traditional APSs, if applicable.

- Ages 18-70
- Face amounts up to and including \$5M
- Single-life, formal application, submitted via a digital eApplication platform
- Requires traditional underwriting, did not start as an informal, and there has been no paramedical exam in the last 12 months

Important note: please do not order any requirements until a John Hancock underwriter advises you to do so.

John Hancock underwriting review

Once the records have been retrieved, John Hancock underwriting will review the files and determine the next steps:

- **If the electronic health records provide sufficient information**, an underwriting decision will be provided.
- **If the electronic health records are not sufficient**, and/or your client does not meet the above parameters, John Hancock will order additional underwriting requirements (including APSs, if applicable). These requirements can be viewed via your usual pending case status tools.



What your customer needs to know

Once the electronic health record order is placed, your customer may receive an email notification requesting them to connect their health provider's information through the Human API portal. **They will have five days to complete the request.**

Please note:

- Your customer will receive a reminder email after day two and day four if they have not taken any action.
- The email will be sent from Human API (notifications@humanapi.co). Your customers should mark this address as a "safe" contact within their email platform so they don't miss any important communications.
- Your firm contact will receive status notifications related to this request.



For more information, contact your **John Hancock underwriter**.

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