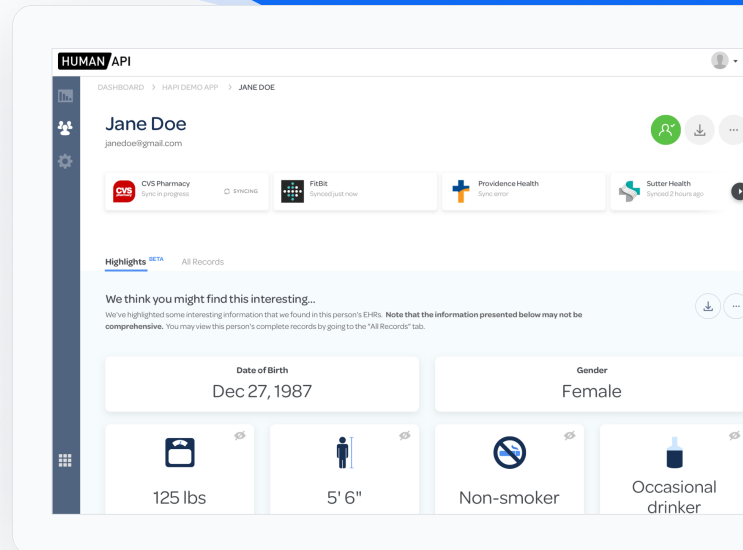


# Transform the Life Insurance Buying Process with Electronic Health Records (EHRs)

## 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](http://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.

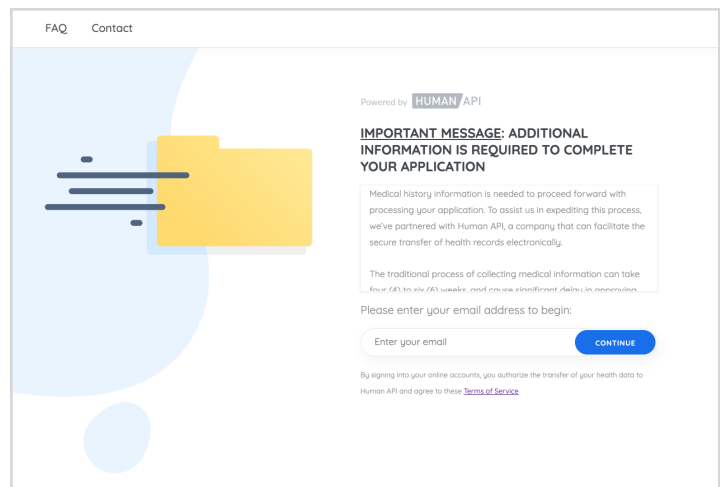


## 2 Share the Human API Web Page.

Send clients to your **unique** Human API web page to complete the process:

<http://mydigitalrecords.com/CustomName>

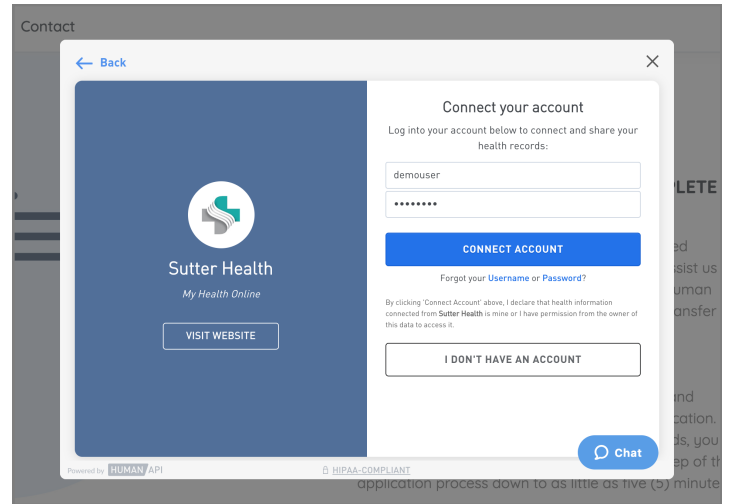
**Note:** If you don't have a unique URL yet, send an email to [support@humanapi.co](mailto:support@humanapi.co) with the Subject Line "General URL Request". Specify in the body of your email the Custom Name that you would like to use in your URL.



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.



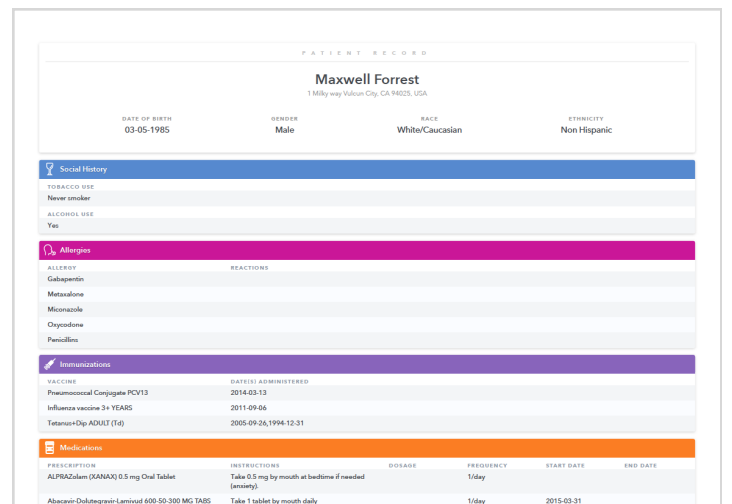
Authorization Window

### 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 - 9 PM EST.

## 4 Access EHR data directly via the Human API Portal.

Once your client has provided their authorization(s), you may access their EHR data by logging into the Human API Portal and downloading a copy of their records!



Human API EHR data