



EHRs can be a valuable underwriting tool for life insurers

Life Insurance Underwriting with EHR Data

With sweeping stay-at-home orders across the country and social distancing guidelines in effect, nearly all industries have had to adapt by making significant changes to once routine business practices. For many life insurers, this means figuring out how to handle underwriting in the absence of in-person exams or the collection of fluids, like blood and urine.

Carriers' response to the human and economic cost of the disruption caused by the coronavirus pandemic is varied and changing by the day. Some carriers have opted to delay exams and fluid collection until the crisis subsides or they have adjusted age and amount criteria to make more applicants eligible for accelerated underwriting. Other carriers have looked to third party data sources such as electronic health records (EHRs) for the information needed to underwrite life policies. EHRs may include a range of data, including demographics, vital signs, height and weight, medical and prescription drug history, laboratory test results and social history.

One insurtech vendor that Hannover Re collaborates with is Human API, a consumer centric health data network for access to EHRs in real-time. While Human API can retrieve applicants' full medical records, it is also used as a quick health check for recent lab tests, vitals and social history. With Human API, applicants can easily share their EHRs with life insurers in minutes, and the carriers can get started processing EHRs without IT integration work. Human API normalizes the data layout across various

provider sources so that carriers can build rules to automate decisions and reduce manual review.

A recent Human API analysis shows promising results for retrieving key vitals and lab panels that can be used as a quick and easy replacement for an exam in certain cases. The charts below shows the prevalence of results based on a cohort of 1,654 people.

Key vitals and lab panels

Observation	# of observations	% with vitals	12 months	24 months
Blood pressure	1477	89.3%	72.5%	81.3%
Weight	1472	89.0%	71.4%	80.3%
Height	1439	87.0%	67.3%	76.8%
CBC	1105	66.8%	39.8%	52.2%
Lipid panel	1009	61.0%	37.7%	49.2%
Metabolic panel	959	58.0%	38.0%	48.2%
Urine test	871	52.7%	24.7%	34.6%
HIV test	174	10.5%	3.5%	6.3%

In addition to the prevalence of key vitals and labs observed in the analysis results, Human API returned social history

data where 92.32% of the cohort's tobacco status could be determined from the EHRs.

The use of EHR data in life insurance underwriting continues to grow and has potential applications beyond simply replacing an APS. For core ages, lab panels and vitals are key tools for assessing risk, and retrieving an applicant's long-term results via EHR data may prove to be more valuable than test results from a single point in time. With more history of applicants' health through EHR data, carriers may be able to accelerate more cases and possibly increase face amount limits. Additionally, EHR data is structured and returned in hours, not weeks or months, so rules can be developed based on history, ages and amounts to use the records quickly and efficiently.

At Hannover Re, we believe that an EHR tool like Human API can help our clients adjust their underwriting processes quickly in the short term, enabling them to continue processing applications where in person exams are currently suspended. In the long term, we also see this as an opportunity for carriers to test leveraging EHR data more broadly in cases where there is enough information in an applicant's medical history to make a decision without collecting fluids. As the prevalence of EHRs in healthcare grows, there will be more information that life insurers can use to build automated underwriting rules and customize underwriting paths for certain applicants.

Contact us to learn more about Human API and Hannover Re's guidance on leveraging EHRs as a replacement for exams and fluids.

About Human API

Human API is on a mission to radically accelerate the pace of health innovation by giving consumers the easiest way to connect and share health data - no matter where or how it was stored. The company has built the first consumer-controlled health data platform that connects, normalizes, and structures data from 90% of acute care and critical access hospitals, along with pharmacies, labs, and 300+ wearable devices and fitness apps. Human API empowers insurance, corporate wellness, health plans, digital therapeutics and clinical research organizations to build and deliver consumer-centric apps and services with electronic health records (EHR) and personal device data from everywhere. For additional information, visit <https://www.humanapi.co>

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