

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 your unique Human API URL (mydigitalrecords.com/premierbrokerage), 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.

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, though they may miss out on an opportunity to expedite the application process.

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

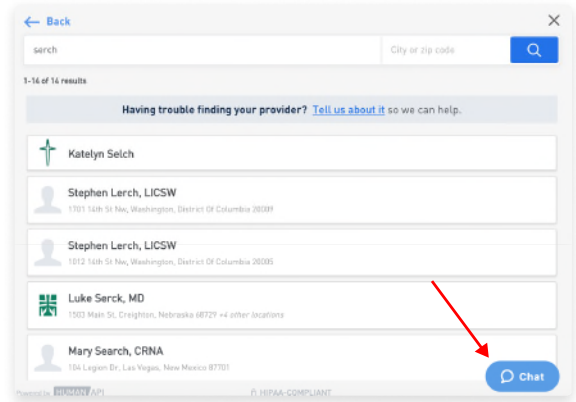
Human API has an entire support team dedicated to answering your client's questions via the Live Chat during the authorization process. Live Chat is embedded within the provider search experience and is directly available to your clients every day from 9 AM - 8 PM EST.

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

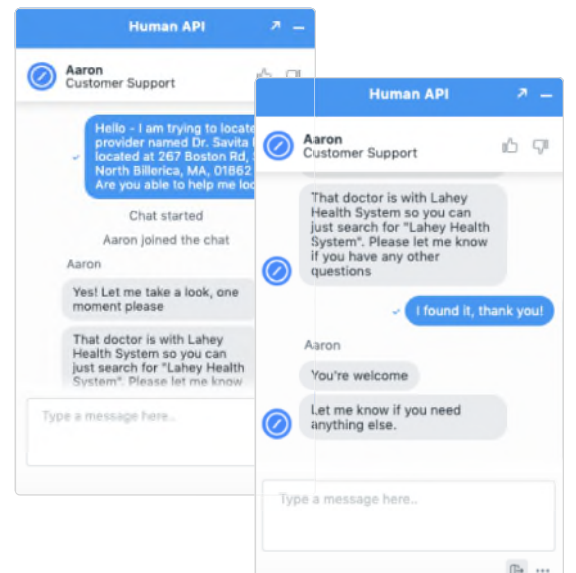
Please direct your clients to help@humanapi.co if they are having trouble accessing the site.

Do my clients need to sign another HIPAA auth?

No! The patient portal connection process works as an e-authorization that satisfies HIPAA requirements. By sharing their EHR data through Human API, your client is giving their consent. Say goodbye to paper forms!



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.

How long do I have access to my client's data?

You will have access to your client's data for as long as they want. Because we put each consumer in full control of their own EHR data, your clients can grant and revoke access to their data at any time.

How large is your medical data network?

Our data network includes 90% of inpatient U.S. hospitals, patient portals, clinics, doctor offices, pharmacies and labs, and 300+ wearable devices and fitness apps, covering 264 million American lives. For more information on our network, please visit <https://www.humanapi.co/data-network>

Will this completely replace the APS? Will carriers still request additional information from facilities?

No, our platform is not a magic bullet for all medical data. We've found that for our current carrier partners, our data can replace an APS anywhere between 50% - 85% of the time. However, due to varying underwriting guidelines and patient portal data variability between different healthcare providers, the information may or may not be enough to replace an APS.

How quickly will the data become available?

Most of the time, EHR data will be available in minutes after your client connects their patient portal accounts. Occasionally, due to variability across different patient portal technologies, it can take longer to gather the data. Our team internally monitors data sync times and actively works to ensure the 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 consumers 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.