

Introducing Human API: Our partner for expedited underwriting



With Human API, clients can securely share their health records electronically to expedite the life insurance underwriting process and replace the need for traditional paper APS orders.



Important Tips

- ✓ Clients will need their login credentials for their providers' patient portal systems.
- ✓ Please do not start the Human API process for your client before submitting their application. We must have the application first to attach the medical records to the file.
- ✓ Please do not create a sample/test account in Human API, as that can cause unnecessary delays. For an example of what your clients will see when they access the site, refer to the "Using Human API in 5 easy steps" section.

Human API in 5 easy steps:

1 Introduce the Human API process to your client.

Explain to your client that they can speed up their life insurance application process for carriers by sharing their electronic health records. They simply need their login credentials to their patient portal account(s).

2 Have your client visit the Human API web page.

Send clients to your unique link (mydigitalrecords.com/CustomName) to start the process. You can also use the email template on the next page to send the link to your clients.

3 Client completes basic information.

After accessing the Human API web page, clients will be asked to complete some basic information (e.g., name, date of birth, email address) before clicking "Get Started" to authorize their provider(s).

FAQ Contact

Powered by **HUMAN API**

IMPORTANT MESSAGE: ADDITIONAL INFORMATION IS REQUIRED TO COMPLETE YOUR APPLICATION

Medical history information is needed to proceed forward with processing your application. To assist us in expediting this process, we've partnered with Human API, a company that can facilitate the secure transfer of health records electronically.

The traditional process of collecting medical information can take four (4) to six (6) weeks and cause significant delays in underwriting.

Please enter your email address to begin:

Enter your email

By signing into your online accounts, you authorize the transfer of your health data to Human API and agree to these [Terms of Service](#)



Email Template

Hello <insert applicant name>.

To process your life insurance application as quickly and accurately as possible, <insert carrier name> needs to evaluate your medical history. This is typically done via mail or fax and often takes several weeks to complete. However, we now have a process for securely obtaining medical records electronically, which is typically much faster than ordering from the medical provider and can allow a quicker decision on your application.

This process utilizes a third-party vendor, Human API. With your consent, Human API will utilize your medical provider's secure patient portal to access and obtain medical records for our review. The process typically takes only a few minutes and you'll be able to receive a copy of your medical record that you are sharing.

1. Please use this unique link to start the medical record sharing process:
mydigitalrecords.com/CustomName
2. Enter your first name, last name, date of birth and email address on the initial page.
3. Search for your hospital system(s) or medical provider(s).
4. Enter your patient portal credentials, (username and password) and click "Connect Account."

Once you have connected your records, we will be able to continue processing your application.

If you have any questions while connecting your records, please utilize Human API's live chat functionality within the link or reach out to them at help@humanapi.co. They are happy to help guide you through the process.

Thank you,

4 Client connects accounts.

To authorize a provider for electronic health record sharing, clients need to search for either a hospital or medical provider, then enter the login credentials for that patient portal account and click "Connect Account."

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Where have you received medical care in the last 5 years?

Type the name of a health system or hospital

Popular Medical Care Providers Near You

- Kaiser Permanente
- Sutter Health
- Dignity Health
- UC San Francisco Medical Center
- Associated Neurology Medical Group

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Connect to your account

Log into your account below to authorize the release of your ABC facility data to Watermark:

Username

Password

CONNECT ACCOUNT

By connecting my account, I declare that any health data retrieved from ABC facility is mine or I have permission from the owner of the data to access it.

I DON'T HAVE AN ACCOUNT

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5 Access your client's electronic health record (EHR) data through the Human API portal.

After your client has provided their authorization(s) and the accounts have been successfully linked, they will receive a site confirmation message. Your new business team will get a notification when the records are available to review (usually within 24 hours).