

LexisNexis® Health Intelligence

Accelerate Risk Decisions Without Compromising Profitability

Make faster, more informed decisions
with a broad network of
digital health data



Life insurance carriers are under heightened pressure to provide a streamlined customer experience, but many find it challenging to accelerate risk decisions without compromising profitability.

You need better data to make better decisions

Making informed decisions and improving the customer experience aren't mutually exclusive. To achieve them simultaneously, you need the right data and the right partner to help you know how to apply insights to better understand the risk at hand.

LexisNexis® Health Intelligence helps life insurance carriers modernize their customer experience while managing mortality performance — with a broad network of digital health data.

LexisNexis® Health Intelligence can help you:



Accelerate underwriting decisions and improve the customer experience.



Improve mortality performance and more confidently expand accelerated processes.



Transform your underwriting function to support growth.

You can capture the full potential that digital health data offers — to support faster decisions, increase automation and get deeper business insights — with the peace of mind that comes from using consumer data responsibly.

How it works

1. Unparalleled data network

2. Configurable workflows

3. Results designed for your needs



Access our broad network for digital health data

- **Tap into HIPAA-authorized and consumer-mediated paths** — supported by LexID®, our unique identifier and proprietary linking solution.
- Get data that drives decisions, with top 10 carriers making decisions with data from consumer-mediated routes up to **79% of the time without requiring additional evidence**.
- Take a proactive stance on digital health data and **get ahead of trends** suggesting consumers will increasingly take ownership over their health data.



Optimize underwriting workflows

- **Get granular control** over which data sources you order and when — much more than a pivot to APS, this enables you to tailor workflows for specific use cases.
- **Standardize how your team orders evidence**, helping to improve underwriting consistency and drive business strategy at scale.
- **Move beyond single-use medical reports** to standardized, normalized and de-duplicated data that can be used more broadly in underwriting workflows.



Evolve from static EHRs to dynamic health data

- Move past unscalable underwriting processes with **structured digital health data that can be ingested by underwriting rules and analytics**.
- **Extract specific data elements**, such as tobacco or BMI information, to support auditing, manage mortality performance and get deeper insights into your book of business.
- **Gain longitudinal insight** into an individual's medical history, not just at a point in time. The Clinical History Report, which can be accessed via Health Intelligence, provides the clinical information underwriters need to identify key insights to determine risk in a format that's 30% shorter than a typical EHR. A highlights summary within the report offers the ability to quickly digest an applicant's health history.



When you choose LexisNexis® Health Intelligence, you're not just choosing the data and analytics experts who have decades of experience using both medical and behavioral data to transform life insurance underwriting. You're choosing a long-term partner who can give you the best leverage for the future.

You need a partner who understands:

- **Where healthcare trends are going** — and provides access to both HIPAA-authorized and consumer-mediated paths to digital health data
- **Where regulatory trends are going** — and how to proactively adapt
- **The true power of data and analytics** — and can bolster digital health data with other predictive datasets to improve risk decisioning

Leading carriers are already using digital health data from LexisNexis® Health Intelligence to carve out a competitive advantage with a streamlined buying experience. Don't risk falling behind.

To learn more about how LexisNexis® Health Intelligence
can help improve your life insurance process,
call 800.458.9197 or email insurance.sales@lexisnexisrisk.com.



About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

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