

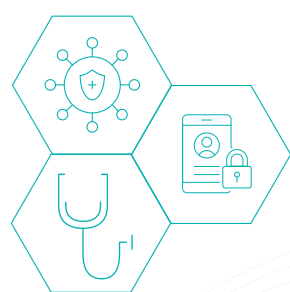
# CONSUMER-MEDIATED PATHS TO EHRs: MYTH-BUSTING COMMON MISCONCEPTIONS

Life insurance carriers that can deliver a simplified buying experience for most applicants, with the best pricing that mitigates mortality slippage, will be afforded a competitive advantage. They'll be better equipped to weather today's market challenges and thrive in the future.



Electronic health records (EHRs) are essential to achieving a simplified buying experience.

**But to date, EHRs are underused for life underwriting... so, what's holding carriers back?**



## Myth 1

### EHR hit rates are too low

↑ **76%**

By combining consumer-mediated and HIPAA-enabled networks for EHRs, you can achieve hit rates as high as **76%**. Using only a single data source, you're limiting your ability to achieve higher hit rates.

## Myth 2

### Data from consumer-mediated networks isn't as valuable for making underwriting decisions

**79%** Decision rate with consumer-mediated EHR networks

**55%** Decision rate with HIPAA-enabled EHR networks

We've observed carriers make decisions using data from consumer-mediated networks up to **79%** of the time, versus **55%** with those that only use data obtained via HIPAA-enabled sources.<sup>1</sup> Higher decision rates can help you avoid ordering additional evidence.

## Myth 3

### Using EHR data doesn't improve my workflow

**9 days** Reduction in cycle time

**10%** Increase in placement rates



Human API, part of LexisNexis® Risk Solutions, has helped many insurance carriers incorporate consumer-mediated EHR networks into their life underwriting process.

**It helped a Top 10 global life carrier to<sup>1</sup>:**

- ✓ Reduce cycle times by **nine days**
- ✓ Increase placement rates by up to **10%**

<sup>1</sup> LexisNexis® Risk Solutions internal data analysis

## The future of insurance is within reach—today

Leading carriers are leveraging a hybrid approach to EHRs that includes consumer-mediated routes—and that's helping them offer a differentiated customer experience and maintain a competitive advantage.

For more information, call 800.458.9197 or email [Insurance.sales@lexisnexisrisk.com](mailto:Insurance.sales@lexisnexisrisk.com)



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#### 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](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).