

JULY 26, 2021



LIFE ESSENTIALS

New Medical Rx Check Requirement and Medical Records Requirement Update

Medical Rx Check

Effective July 26, 2021, Prudential will be implementing a new requirement called **Medical Rx Check**, which is similar to the Rx Check, but will include medical health care claims information in addition to prescription information. This new requirement will provide additional medical data that, in some cases, may reduce the need for a medical record (APS or EHR). The data will also eventually be utilized by our PruFast Track model, with the expectation that we'll be able to accelerate more cases in the future.

- The requirement will be visible in Web Case Status and, like Rx Check, is generally received within minutes of being ordered.
- We will be ordering this new requirement for all cases with face amounts between \$500,000 and \$3,000,000, between ages 18 and 60.

Medical Records

In May, we implemented a new process with Human API to obtain medical records for our clients. The new process includes three methods of obtaining records: the patient portal, other electronic health records sources, including Epic Chart Gateway and Veradigm, and traditional APS records. We are receiving electronic health records around 50% of the time, with an average turnaround time of 2 days! This streamlined approach to obtaining medical records reduces cycle times and is a more efficient process for our producers, clients, and underwriters.

Here are some details regarding how the **Medical Records** requirement works:

- If the underwriter determines that records are needed, a Medical Records requirement will be created.
- The underwriter will also determine the type of Medical Record—an EHR or an APS.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.

© 2021 Prudential Financial, Inc. and its related entities.

- We will order the Medical Records requirement at ages 18 – 60 and face amounts up to \$3 million.
- If an electronic health record (EHR) is requested, an email will be sent to the client asking them to connect via their patient portal. Research shows this is the fastest method to digitally secure electronic health record data.
- At the same time, Human API will be searching for electronic health records from Epic Chart Gateway and Veradigm (additional electronic medical record providers).
- If the client is not interested in connecting via their patient portal, there is no longer a need to request that the requirement be canceled. This requirement will be used for the alternative EHR sources and/or APS records.
- If no electronic records are available and/or the client does not connect their patient portal records to Prudential, Human API will order the traditional APS from ReleasePoint approximately eight days after receiving the Medical Records request. This timeframe was established to allow a complete search of the alternative data sources, before pivoting to the APS. Once the APS is ordered, all APS status feeds will still feed to Web Case Status via the ReleasePoint website.
- In some cases, the underwriter may ask Human API to bypass electronic health records and immediately obtain the APS. This is usually done when the client has a history of heart disease or cancer.
- If a Special Authorization is needed, Human API is working directly with the client to obtain this form. In the unusual event that a blank copy of the special authorization is needed, it will be available on the Human API portal beginning in August.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.

© 2021 Prudential Financial, Inc. and its related entities.