



Healthix

Sharing Health Information
With Your Life or Disability
Insurer (FAQs)



With your consent Healthix will provide your electronic health information to your life or disability insurer so they can quickly review your medical history and approve your life or disability insurance coverage.

Healthix securely gathers your medical information from hospitals, physician offices, labs, radiology centers, and many other organizations and matches that information to create a master patient record.

WHO IS HEALTHIX?

Healthix is a non-profit health information exchange funded and regulated by the New York State Department of Health. We are committed to the secure exchange of consumer data to improve the quality and efficiency of care and facilitate the sharing of essential health information, with consent of the individual.

By providing Healthix with consent for the purpose of processing your life or disability insurance application, Healthix will allow your life or disability insurance company to electronically access your health information from the different providers where you received health care.

HOW DOES HEALTH INFORMATION EXCHANGE (HIE) HELP?

You likely receive medical care from several physicians and providers -each with their own medical record for you.

Having access to your medical history, including diagnoses, test results, medications and other key information can also help insurers to quickly and efficiently evaluate and process your application for life or disability insurance



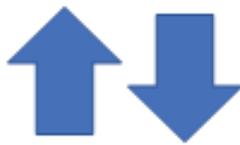


Your Seeking Life or Disability Insurance

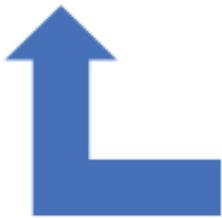


You give consent for Life or Disability Insurer to access your health records

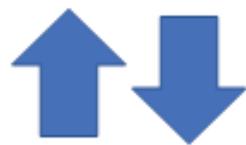
Life or Disability Insurer



Healthix confirms you gave consent to Insurer



Healthix (public HIE)



Your health records are exchanged between providers and Healthix



Healthix is a public Health Information Exchange funded by the New York State Department of Health. We ensure your medical information is securely available across the state.

WHAT DATA CAN BE VIEWED FROM HEALTHIX?

Healthix obtains patient data, such as lab and radiology results, medications, allergies, diagnoses, medical encounters and more from thousands of health care providers in the New York region. Please be aware, if you provide consent, sensitive medical information may be accessed related to HIV/AIDS, mental health, genetic disease or tests, alcohol or drug abuse, sexually transmitted diseases and family planning.

WHO CAN VIEW MY HEALTH INFORMATION?

As a consumer, you have the right to control whether your life or disability insurer can access your medical information. The life or disability insurer must have your consent to access your information through Healthix. The decision to participate in Healthix is strictly voluntary.

IS MY INFORMATION SECURE?

With Healthix, you can be sure your information is private and secure. We follow all New York State and Federal requirements to ensure the proper protection of patient and consumer information. When consent is granted, only authorized individuals involved in the management of your care can access your medical information. That would include physicians, care managers and life insurers whom you chose.

WHICH OF MY PROVIDERS SHARE MY INFORMATION?

On the consent verification webpage, you will see a list of the providers in Healthix who will be sharing your electronic health information with your life or disability insurer -- based on your request.

CAN I CHANGE MY CONSENT?

Yes. Consent is voluntary, and can be changed at any time by simply submitting another consent form. Or, you may choose not to give consent at all.