Producer guide to

Getting started with Human API

John Hancock is working with Human API to empower applicants to quickly and securely share their electronic health data. To learn more, refer to the information below.

Important details

- **Your clients will need their login credentials for their providers' patient portal system(s).** A "patient portal" is a secure site where providers post health information related to doctor's visits, test results, health reminders, etc. Your client will be asked to connect patient portal accounts for providers seen in the past five years.

- **Human API is an alternative for obtaining customer health records.** You may continue using traditional methods to obtain your client's medical records if that is your preference.

- **If your firm has an existing relationship with Human API,** you may continue to use that account with your clients. Once the electronic health records are available, please download and submit to John Hancock for underwriting review.

- **Please do not initiate the Human API process for your client before submitting a case.** The case must be set up in our New Business workflow system prior to the client logging into Human API so that the medical records can be properly attached to the submission.

- **Please do not create a sample account in Human API.** A report is generated to John Hancock for anyone who logs in to the system, and reports that are not connected to a submission can cause unnecessary delays. For a view of what your client will see when they access the site, refer to the "how it works" section below.

How it works

1 Share the Human API link

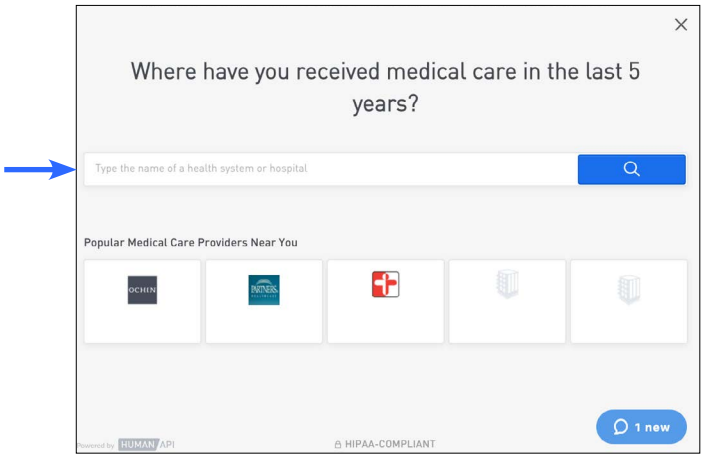
Send your clients to **mydigitalrecords.com/johnhancock** to begin the process. For added convenience, you can use the email template on page 4 when sending the link to your client.

2 Client enters basic information

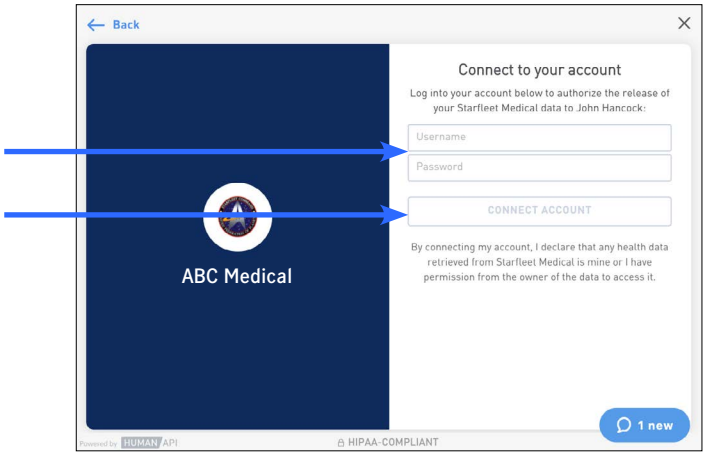
Once your client has accessed the Human API site, they will be asked to provide some basic details (e.g., first name, last name, date of birth, and email address) **before clicking "Get Started."**

3 Connect accounts

a. Your client will search for their hospital system(s) or medical provider(s). They can also search by physician name.



b. Once your client has located their hospital system(s) or medical provider(s), they will **enter their patient portal login credentials** and **click "Connect Account"**.



Once the accounts have been successfully linked, your client will receive an on-screen confirmation message. John Hancock will receive notification when the electronic health records are available to retrieve (usually within 24 hours) and will attach to the case for underwriting review.

Need help?

If your client needs assistance at any point during the authorization process, Human API's site offers a Live Chat feature. Their dedicated support team is available to help on business days between 9:00 AM – 8:00 PM EST.

Email template to send to client

Hello <insert applicant name>,

In order to process your application as quickly and accurately as possible, John Hancock needs to evaluate your medical history. This is typically done through the mail or fax retrieval of medical records from your medical provider and often takes several weeks to complete. However, we now have a process in place to obtain 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 service provider, Human API. With your consent, Human API will enable you to share your digital health records to John Hancock directly through your provider's patient portal(s). A "patient portal" is a secure site where providers provide medical information related to medical visits, test results, health reminders, etc. The process typically takes only a few minutes and you'll be able to receive a copy of your medical records that you are sharing.

1. Please use the following link to start the medical record sharing process: **mydigitalrecords.com/johnhancock**
2. Enter your first name, last name, date of birth and email address
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, John Hancock 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 site or reach out to them at **help@humanapi.co**. They are happy to help guide you through the process.

Thank you,