Life Insurance

Refining Digital Health Data for Faster, More Accurate Underwriting and Claims Adjudication

The need for faster, less expensive, and more accurate risk assessment is transforming the life insurance market. Access to electronic health data presents an opportunity to accomplish these goals through providing valuable details on medications, procedures, social histories, lab results and other clinical information in real time.

While digital health data offers many benefits, it is often inefficient and time consuming for both underwriters and automated systems to use. Critical details like procedures or medications may be hidden in text or stored in unexpected places. Rampant data duplication and poor organization obscure significant facts. Consequently, the ability of humans and computers to accurately and completely evaluate risk and identify potential red flags suffers.

Diameter Health's Life Insurance solution enables carriers to capture the full value of digital health data. Carriers receive high quality, well-organized health data that accelerates decision making, improves accuracy, and reduces risk.

Built on Fusion, our data refinement platform, all aspects of health data transformation are automated from normalization and enrichment, to the presentation of a reorganized, deduplicated, and summarized deliverable. Gaps in data are filled by evidence-based rules and targeted natural language processing; duplicate information is eliminated; and all source data is preserved for reference, and auditing tools validate data provenance and clinical intent.

Digital Chart

Diameter Health's Digital Chart presents a consolidated, consistently organized snapshot of an applicant's medical information. Built on the Fusion data refinement platform (see below), Digital Chart automatically produces consistent normalized documentation from any Electronic Health Record system and is configurable to meet the presentation needs of underwriters and other users.

Data Dashboard

Ongoing measurement and feedback on data quality are the first steps toward sustainable improvement of source clinical data. Those responsible for health data integration benefit by informing data originators about issues that limit data interoperability and operational value.

Data Dashboard calculates and scores clinical data quality and monitors trends over time. Ratings reflect clinical data completeness, accuracy, and error severity, with useful summaries and drill down capability to individual patient detail. The solution assesses quality using 400 rules identifying issues including mismatches between human- and machine-readable information, conflicting dosage instructions, and missing units.

Fusion

Fusion's proven clinical data refinement technology has processed billions of data elements from virtually all certified Electronic Health Records and yields the most usable information for underwriting decisions. By normalizing, enriching, intelligently reorganizing, deduplicating and summarizing health data into a single longitudinal view of the applicant, Fusion solves the fundamental challenges of integrating multiple sources of digital health data.

Fusion easily integrates via API with technology that is used for data acquisition and storage, maximizing return on investment and time to value from your current approach.

Differentiators

Best in Industry scale, speed, and health data yield; billions of data elements successfully refined

Real time ingestion of digital health data from any certified Electronic Health Record

Integrates with vendor solutions or can be deployed directly by life insurance carriers

Learn More About How Diameter Health Technology Enables Faster and More Accurate Underwriting and Claims Adjudication

Diameter Health®

www.diameterhealth.com
info@diameterhealth.com

10 Executive Drive
Farmington, CT 06032