Temporary Underwriting Guidelines: Exam and APS Subtitutions

On April 8th Legal & General America (LGA) added temporary substitutions to help your clients in cases where getting an exam or APS is more difficult at this time. We've put together some guidance to help agents better understand how this process works.

Temporary Guideline Parameters

Exam Substitution For Applicants With Recently Completed Physicals

If we have a nonmed*, an applicant's recent routine physical will be accepted in lieu of a paramed exam if there is sufficient data and if the trending rate class based on other evidence does not exceed table 3, does not require a medical flat extra and there is no evidence of material non-disclosure.

*LGA may be able to help you secure a nonmed. Please contact your underwriter

Ages	Max Total Line Coverage	Physician Visit Within
20-50	$2 million	24 months
51-60	$1 million	18 months
61-65	$1 million	12 months
66-70	$500,000	6 months

Attending Physician Statement (APS) Substitution

Please understand that digital health data has limitations. The case underwriter will assess the adequacy of what is received and a substitution will be made if the data is sufficient, if the trending rate class based on other evidence does not exceed table 3, does not require a medical flat extra and there is no evidence of material non-disclosure. Some medical conditions are excluded from the APS substitution eligibility. Not all cases will be approved or issued.

APS substitutions will be available based on age and face amount as follows:

Ages	Max Total Line Coverage
20-50	$2 million
51-60	$1 million

Cases that do not meet the temporary guidelines will be considered on an individual case basis.

How does the Exam/APS substitution process work?

1. For traditional applications, all age/amount requirements should be ordered upon submission of the application. For new digital application cases, requirements will be determined at the end of the application process, if needed.

2. Agent notifies LGA of difficulties obtaining the requirements due to issues related to COVID-19.

3. If eligibility parameters for substitution are met, the underwriter will proceed with obtaining additional requirements to review for possible substitution.

   - If the case requires an APS for age/amount or cause, the underwriter will still try to obtain one.

     - For BGA-ordered medical records: If the facility is able to provide the requested medical records, please allow them to do so, regardless of the time that it may take. Should you be notified that the facility is closed or processing will be delayed due to COVID-19, please contact underwriting to see if alternative options are available.

     - For Home Office-ordered medical records: If vendor is notified of COVID-19 related delays, the vendor will automatically pivot to electronic medical records if available.

   - If the case does not require an APS for age/amount or cause, the underwriter will try to secure electronic health records, usually through HumanAPI.

   - After receipt of the electronic health records, the underwriter may still order a LabPiQture if additional information is still needed for substitution.

4. After review of all requirements, if it is determined that that substitution can be allowed, the underwriter will then waive off the outstanding requirements on the file. If substitution is not successful, the underwriter will notify you and leave the exam/APS requirements outstanding.

HumanAPI

To see a quick overview of HumanAPI watch this brief video.

How does the HumanAPI process work?

1. When LGA orders a HumanAPI, "Portal Records" will show as an outstanding requirement and it will indicate either the Physician's Name or Facility for which these electronic health records (EHRs) are being requested. Orders made prior to May 13, 2020 may show as an "Other Underwriting Requirement" with the notation of "HAPI" followed by the provider's name or facility.

2. LGA will send the applicant an email explaining that we are attempting to secure EHRs through HumanAPI. It will contain a link for the client to click on to take them directly to the HumanAPI portal and it will also indicate which physician/medical provider records LGA is in need of.

Sample instructions that are contained within the email to the applicant:

- Please use the following link to start the medical record sharing process: mydigitalrecords.com/lga

- Enter your first name, last name and email address on the initial page

- Search for your hospital system(s) or medical provider(s) we are in need of (Provider Name)

- Enter your patient portal credentials (username and password) and click "Connect Account"

For applicants that have clicked on the HumanAPI link but have not completed the request for the EHRs, HumanAP will send a follow up email every 48 hours to the applicant, reminding them to complete the request.

What will the HumanAPI platform look like for my client?

You can explore a demo website here.

* This site is strictly for learning purposes only. Anything entered on this site will not be transmitted to LGA.

What can you do to help this process?

Do not order records yourself
Please do not take it upon yourself to order EHRs through HumanAPI. LGA will place the order when it has been determined that the client meets eligibility parameters for substitution.

In the event you already have records
If you have previously obtained EHRs for your client we are happy to review them, however we cannot guarantee if we will be able to accept them for substitution of an exam/APS.
- **For traditional applications:** previously obtained EHRs can be sent to the corresponding Underwriting Team email inbox or through your usual way of sharing documents with us such as PaperClip.
- **For new digital applications:** send to onlineapp@lgamerica.com.

Provide a client email address
If LGA requests an email address for your client, please provide this information as soon as possible.

Encourage your client to seek help from HumanAPI
If your client indicates that they are unable to locate their provider on the HumanAPI website, encourage your client to use the live chat feature on the HumanAPI website. Their support staff may be able to assist them in locating their provider.

If clients do not have a patient portal with their provider
If your client does not have a patient portal established with their provider, the HumanAPI website will take them through the necessary steps to create a patient portal account with their provider.

Stay in contact with your client and check in if there is no action taken
If you are concerned about the amount of time the HumanAPI order has been outstanding, please reach out to your client to see if they have been able to access the HumanAPI website and if they have encountered any difficulties with completing the electronic records request.