

# Individual Disability Income Insurance

## IDI Underwriting is Enacting Temporary Changes to our Medical Requirements in response to the Coronavirus (Covid-19) Pandemic

March 18, 2020

IDI Underwriting is taking the outbreak of the Coronavirus (Covid-19) seriously and we are ready to ensure customers still have access to the needed protection. The current situation is straining our healthcare system and we anticipate significant delays in our ability to obtain labs and medical records in the days and weeks to come. Considering this, it is recommended that eApp and eMed be used when available. Telemed is a secondary option. The following temporary changes to our medical requirements are effective immediately and are in effect through June 1, 2020.

### Coronavirus (Covid-19) and Applications for Insurance and Declarations of Insurability

If you are submitting or placing a case and your client has a change in their occupation, financial or medical status due to the Coronavirus (Covid-19) pandemic, please have your client disclose and explain the situation in detail on the Application and Declaration of Insurability so we can proceed accordingly. For paper cases, do not deliver the policy if there has been any change noted on the Declaration of Insurability and follow our current process.

### Limited Lab and Vital Requests

We are temporarily discontinuing the requirement for routine lab requests (blood and urine) and vitals (height, weight, blood pressure) for all applicants age 18-45 for all products and amounts applied for. Underwriting reserves the right to request labs for cause. For applicants age 46 and older, we may be able to obtain lab data via our partnership with Human API which allows clients to download their patient portal electronic health records directly to underwriting.

### Medical Record Requests (APSS)

Due to anticipated significant delays in our ability to obtain labs and medical records, we will utilize electronic medical records wherever possible as an alternative to traditional medical records. Unfortunately, not all electronic medical records are the same and we may still require traditional medical records for certain types of histories including, but not limited to, mental/nervous, cardiac, chiropractic, autoimmune and sleep studies.

### Using Human API

If underwriting determines medical records are needed and can locate the provider within Human API, an email will be sent directly to the applicant with a unique link that allows them to securely connect their patient portal to Guardian. The agency will be copied on the email and updated throughout the process. Once the client links their records to Guardian, underwriting can access the electronic medical records within minutes.

Underwriting will look at each case individually to aid you in the underwriting process, but, does reserve the right to request additional requirements.