



HealthGrid: A Friendly Medical Summary



HealthGrid assists underwriting by consolidating **all documents used in the underwriting process**, such as lab reports, imaging, medications, physician notes, Clinical Reference Laboratory results and application forms. It provides a full picture of **all medical and non-medical risks** in a case, saving time and improving decision accuracy.

Table of Contents

- Cover page:** At-a-glance summary of applicant's vitals & health history
- Recent medication:** Categorized list of drug prescriptions and dosages
- Impairments:** History of diagnoses, surgical procedures and illnesses
- Rx → Diagnosis → Plan:** A timeline of doctor's visits, reasons and results
- Test results:** Imaging, radiology and advanced medical test results
- Lab results and trends:** graphs & charts of historical medical tests
- Financial Insights:** Extracts financial and OFAC documents for evaluation
- Non-medical risks:** Covers MRVs and lifestyle-based factors.

Abnormal Results

Flags all problematic **Clinical Reference Laboratory results**, helping efficiency by focusing on critical health concerns.

Urinalysis

Name	Last test	Last result	Reference
Appearance	01/08/2020	Cloudy	Clear
Ketone	01/08/2020	Trace	None
Blood	01/08/2020	Trace	None
Epithelial Cells	01/08/2020	Trace	None
Bacteria	01/08/2020	Few	< Few
Specific Gravity	04/25/2019	1.0	1.005-1.030

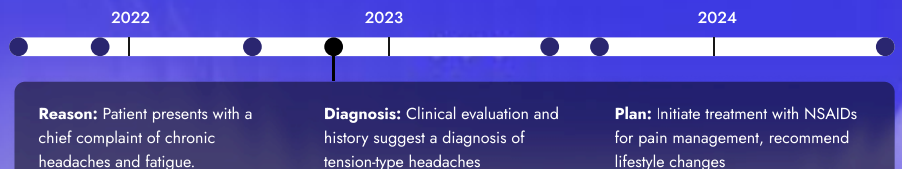
Medications

Organizes **prescriptions by type** (e.g., Antibiotics, Opioids), providing a clear snapshot of an applicant's medication history for **quicker risk assessment**. Is fully integrated with applicant's **Milliman** medication history.



Reason → Diagnosis → Plan Timeline

Constructs a narrative from all available documents, giving underwriters the full story of a patient's care journey and outcomes.



Versatile Sourcing

Extracts data from application forms or other sources such as Milliman and HealthPiQture.



Lab Results & Trends

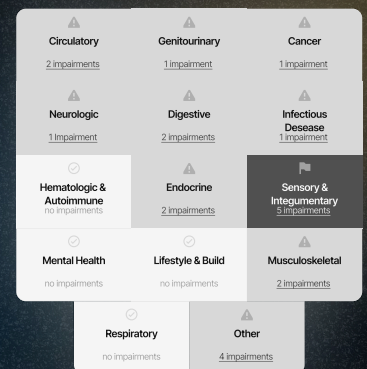
Condenses years of lab tests into user-friendly graphs that show lab results and historic trends, while visually highlighting normal ranges and abnormal results.



HealthGrid

Uses **ICD classification** to classify illnesses and diseases to identify and flag possible health risks.

It ensures a comprehensive and accurate assessment of applicant impairments.



Let's be friends...

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