

# INSURANCE & TECHNOLOGY

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## PHRs Gain Popularity Among Insurers

Health insurers are looking to consumer-directed online personal health records as a way to encourage members and providers to share updated healthcare information.

By Nathan Golia

Stakeholders across the healthcare industry have long touted electronic medical records as a key component to a streamlined, more efficient healthcare system. However, adoption of electronic medical records often is dependent on healthcare providers of all sizes implementing new technology infrastructures - a process that is taking some time, despite financial nudging from the federal government.

"You can't just hook up a bunch of hospitals - you need to have all the doctors' offices too, for example," says John Janney, SVP of marketing services for Independence Blue Cross (\$10.5 billion in total 2009 revenue). "While we believe that ultimately the future of the medical industry will head in that direction, we're not sure how long it will take to get us there."

Earlier this year, Philadelphia-based Independence Blue Cross launched an online personal health record (PHR) capability on its website ([www.ibx.com](http://www.ibx.com)). The insurer says its goal is to use the data it has to begin normalizing the electronic health record concept. According to Janney, the carrier offers its existing claims data to its members, who can add additional personal health information that they feel comfortable sharing.

"Organizing claims data so that an individual has a relatively good view of their personal health info. - and giving them tools to augment that info. if they choose to - provides a useful tool to bring to their physicians,"

Janney explains. "By giving physicians access to some of this information, where we can help them see all of the drugs a consumer is taking, it will help them see the value [of electronic medical records]."

### Mind Your Business

A Harris Interactive poll of 2,035 adults in the U.S. in June found that nearly one-third of respondents don't want their insurance companies accessing their electronic medical records. By allowing consumers to direct their data, a personal health record hosted by insurers could help assuage some concerns people have about sharing their health information, Janney adds.

"This is also a good way of starting that dialog with consumers. We're only dealing with information we have as part of paying their claim, or information they've provided to us through the web tool," he explains. "Members are very used to - because portals have been out for a number of years - being able to go online and view their claims history. All this does is take that claims history data and [allow you to] organize it in a way so that you can view it with some clinical value."

Insurers are in a unique position to drive adoption of personal health records because they already work hard to collect and manage data, says Prudence Kuai, SVP of product management for TriZetto, a Greenwood

Village, Colo.-based vendor that released a PHR platform for payers in February. "Payers have had the most comprehensive data collection within their systems and processes for years," she explains. "The payer has medical information, pharma, lab information - as long as it's a service that's been provided to a member. They have very direct access and very timely access to the data set."

Showing providers how data management benefits all parties in lowering costs and increasing efficacy of care could encourage them to modernize their infrastructures, Kuai adds. "The payers are trying very hard to push that data to the clinicians because only when it's in the physician's hands interacting

with a patient is it truly powerful," she says. "We're on the cusp of a turning point where providers are thinking, 'How do I collaborate with this entity that's paying me from a data exchange standpoint?'"

An effective PHR program also could aid customer retention for insurance companies, says Ron Ribitzky, chief medical informatics officer for My LifePlan (Ravenna, Ohio), which also offers a PHR technology platform. "If people are really looking for PHRs, it helps insurance companies keep enrollees loyal to the company," he says. "Insurers are in a better position to be in front of the customer and understand the trends toward individuals being in control of their own information."



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