

What You Need to Know About... Attending Physician Statements



After your client has applied for insurance and completed the medical exam, some insurance carriers may request medical records, also known as Attending Physician Statements (APS). The following is a description of the process and some of the challenges that may arise.

APS Records

A life insurance carrier may want to review doctor records to gain additional health information. While not always required, it is a common part of the process.

Copy Services

Physicians often outsource record retention to a third-party company to copy and mail the medical records. These services may operate under differing guidelines – some are open only a few days a week while others only respond to inquiries on certain days of the week. *Challenge: It can be difficult to positively impact the processing schedule.*

Special Authorizations

Occasionally, a physician's office (or the copy service) may require its own special authorization form to release medical records. *Challenge: This can create a delay as the special authorization may need to be signed by your client and returned before the medical records may be processed.*

Additional Records

On occasion, the information provided in a set of medical records may indicate the existence of older records or records from a different medical facility. *Challenge: In these situations, a new APS request could be generated requiring the same process to start again with this new request.*

Accurate Information

It is worth mentioning that a common delay in collecting medical information is inaccurate information regarding medical facilities. Our APS team will research information on medical facilities while searching for records – having accurate information at the beginning of a case can potentially save days or even weeks in the process.

When You Should Get Involved

Unfortunately, the processing of APS records may be a low priority for some facilities and the request may be delayed for a prolonged period. In these cases, we may ask your client to contact his or her physician's office to request expedited processing.

Questions

Contact GPAgency at 800.283.8376 to learn more about the APS process.



Obtaining Medical Records During COVID-19

Many third-party vendors are working with our carriers to offer electronic medical records. The proposed insureds can access these electronic records through 'Patient Portals.' These portals are authenticated websites that allow the proposed insureds to log in and access their medical history.



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