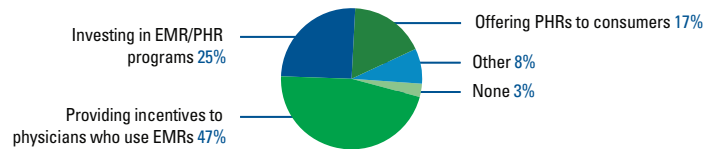


Summary

In the past several months, a number of insurance companies, including Medical Mutual of Ohio, Blue Cross & Blue Shield of Florida, and Humana, have begun offering technology such as electronic medical records (EMRs) and personal health records (PHRs) to both health professionals and consumers. Nearly half of respondents believe that these types of medical records will be most effective if insurance companies provide incentives to physicians who use EMRs. However, there continue to be concerns about the privacy and security of data; nearly 90 percent of respondents indicated that EMRs offered by payor companies should have appropriate privacy and security features. In addition, just over half of respondents indicated that they have a low level of confidence in the security of these types of medical records. Finally, there is no consensus in the benefit that these records will have—patient safety, quality of care, billing simplification and insurance verification were selected equally.

Impact on Utilization of EMRs by Healthcare Providers

In the past several months, a number of insurance companies have begun offering technology such as electronic medical records (EMRs) and personal health records (PHRs) to both health professionals and consumers. Nearly half of respondents believe that payor companies can most impact the use of information technology if they provide incentives to physicians who use EMRs.



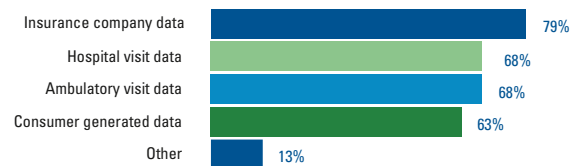
Most Impact on Healthcare Delivery

Respondents were evenly split with respect to the benefits that would most likely be achieved with insurance company-provided/supported medical records. While nearly one-quarter of respondents selected patient safety, just over 20 percent selected verification of insurance eligibility and benefits. Improved billing/collections and improved quality of care were each selected by 18 percent of respondents.



Information to be Included in EMR Offered by Insurance Company

While respondents were most likely to believe that insurance company-offered EMRs should include insurance company data such as claims information, two-thirds of respondents selected clinical data derived from either a hospital or ambulatory visit, or consumer generated data.



Features Important in a Payor-Offered EMR

Nearly 90 percent of respondents indicated that EMRs offered by payor companies should have appropriate privacy and security features. Respondents also felt that it was important that patients own this information and control the distribution of the data contained within the record.

