

# Help clients get income protection faster

Sharing medical records online speeds up the process.

Principal® has teamed up with Human API to make it easier to sell disability insurance policies. It not only speeds up the application process, but it also improves the experience for the customer.

**“Human API allows you to get paid faster, and you don’t have to chase down information for the APS.”**

## How it works

- We’re using Human API for clients seeking income protection and who meet any of the following criteria:
  - Over age 50
  - Requesting \$10,000 or more per month (Individual Disability Income), \$30,000 or more (Overhead Expense), and \$1 million or more (Disability Buy-Out)
  - Anyone in California
- Once we receive the application, Human API emails a link to your client with instructions to set up a Human API account for sharing medical records from provider(s).
- At the same time, you’ll receive an email alerting you that the client is receiving notification to share medical records electronically.
- You can reach out to your client ahead of time using our consumer email template (DI10138). It allows you to review the benefits and lets clients know what to expect and whom to call with questions.

## How you and your clients benefit

- Using Human API eliminates obtaining the Attending Physician Statement (APS), and we get the client’s medical information within a couple of hours once they use the link and select their healthcare provider.
- The service is free, offering significant cost savings and fewer lost policies due to process delays. Medical reports can cost anywhere between \$25 and \$300.
- The underwriting process from start to finish is completed within a couple of days versus three to six weeks when an APS needs to be ordered.
- This electronic process works well with the telephone-completed Part B.

Learn more about the Human API experience by visiting [humanapi.co/user-experience](https://humanapi.co/user-experience).



Call the National Sales Desk at **800-654-4278**  
with any questions.



[advisors.principal.com](https://advisors.principal.com)

Presented by



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