



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

After you have applied for insurance and completed the medical exam, some insurance carriers may request medical records, also known as Attending Physician Statements (APS). The following describes 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 only sometimes 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. Challenge: It can be difficult to impact the processing schedule positively.

Special Authorizations

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

Additional Records

Occasionally, 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 Your Financial Professional Should Get Involved

Unfortunately, processing 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 contact your financial professional to ask you to contact your physician's office to request expedited processing.

Questions

Contact your financial professional to learn more about the APS process.

Obtaining Medical Records During COVID-19

Many third-party vendors work with our carriers to offer electronic medical records. You may be able to access these electronic records through 'Patient Portals.' These portals are authenticated websites that allow you to log in and access your medical history.



Insurance products are available through Tellus Brokerage Connections, AR License #100103477, a wholly owned subsidiary of Truist Insurance Holdings Inc. Products and programs offered through Tellus are not approved for use in all states. Not all applicants will qualify for coverage. Policy terms, conditions, and limitations will apply. Tellus does not provide any tax or legal advice.

For Educational Use Only. Not intended for use in solicitation of sales to the public. Tellus operates under the license of Tellus Brokerage Connections, AR License #100103477. Variable insurance material is for broker-dealer or registered representative use only. Variable products may be distributed by P.J. Robb Variable, LLC, AR License #100110185. Member FINRA.

03.23 UNDW23-9621-A, 0325 © 2023 Tellus Brokerage Connections. All Rights Reserved.