## 2023 - 07 CARIN IG For Digital Insurance Card

- **Short Description:** Real-world testing of the CARIN IG for Digital Insurance Card using a SMART Health Card/SMART Health Link.

- **Long Description:**
  This project is intended to develop artifacts (FHIR implementation guides, code mappings, reference implementations, etc) to retrieve proof of insurance coverage information via FHIR when requested or shared by a Patient in order to create an electronic rendering of the insurance membership card within a digital application.

  The objectives of this track are:
  - Test the SMART Health Card/SMART Health Link use cases.
  - Test and gather feedback on the Implementation Guide.
  - Identify gaps or errors.

### Type

- **Call for participants:** Patients, Providers, Insurance companies, App developers

### Track Prerequisites

In advance of the Connectathon we would ask participants to attend the Implementers Connection Calls and have signed up for the track ahead of the deadline. It is critical to attend the calls and sign up by the deadline as we will be matching implementers to ensure that everyone has someone to test the below Scenarios. Testers are encouraged to review the CARIN IG For Digital Insurance Card [SMART Health Links Use Case](https://leavittpartners.zoom.us/rec/share/z9hXTe2bpXxVFZo4g9gIM7AdI0Ko-yhAdhIHTC7-uWufdcbT60X5EpCim2E9AAB5PA5cAwV8m) and are listen to a recording of a meeting walking through the use cases: https://leavittpartners.zoom.us/rec/share/z9hXTe2bpXxVFZo4g9gIM7AdI0Ko-yhAdhIHTC7-uWufdcbT60X5EpCim2E9AAB5PA5cAwV8m

### Track Lead (s)

- **Mark Roberts**
- **Ryan Howells**
- **John Pollak**

### Track Lead Email(s)

- mark.roberts@leavittpartners.com, ryan.howells@leavittpartners.com, jc@thecommonsproject.org

### Specification Information

- **CARIN IG for Digital Insurance Card** *(PSS, STU1)*

### Zulip stream

- [https://chat.fhir.org/#narrow/stream/285193-CARIN-IG.20for.20Digital.20Insurance.20Card](https://chat.fhir.org/#narrow/stream/285193-CARIN-IG.20for.20Digital.20Insurance.20Card)

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<table>
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<tr>
<th>Name</th>
<th>Organization</th>
<th>Email</th>
<th>Testing Role</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ranjana Singhal</td>
<td>b.well</td>
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<td>PHR/wallet/patient apps</td>
</tr>
<tr>
<td>Amy Ballard</td>
<td>Apple</td>
<td>amy.b <a href="mailto:Ballard@apple.com">Ballard@apple.com</a></td>
<td>PHR/wallet/patient apps</td>
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<tr>
<td>Bill Hart</td>
<td>CMS (contractor)</td>
<td><a href="mailto:harry_william@iab.com">harry_william@iab.com</a></td>
<td>Client testing</td>
</tr>
<tr>
<td>Balaji Narayanan</td>
<td>Onyx</td>
<td><a href="mailto:balaji.narayanan@onyxhealth.io">balaji.narayanan@onyxhealth.io</a></td>
<td>PHR/wallet/patient apps</td>
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<td>Eric Heflin</td>
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<tr>
<td>Patrick Carter</td>
<td>The Commons Project</td>
<td><a href="mailto:pcarten@thecommonsproject.org">pcarten@thecommonsproject.org</a></td>
<td>PHR/wallet/patient apps</td>
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<tr>
<td>Murali Nidugondi</td>
<td>Oracle</td>
<td><a href="mailto:murali.nidugondi@trachile.com">murali.nidugondi@trachile.com</a></td>
<td>PHR/wallet/patient apps</td>
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<tr>
<td>Jason Teeple</td>
<td>Evernorth</td>
<td><a href="mailto:Jason.Teeple@evernorth.com">Jason.Teeple@evernorth.com</a></td>
<td>Payor/server testing</td>
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Track Kick-off Call: 12pm ET on Wednesday, June 21

Recording: https://leavittpartners.zoom.us/rec/share/VHidUsttV6F6u-KR7qQ05dP0615rL4qQUojfIQuqmV-V1s0RZs5FyAGFjD6wFjjvH9Mx-vnCFY
Passcode: S^ux@0!J

Testers should join the two touchpoint calls to coordinate testing objectives.

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<th>Touchpoint Call</th>
<th>Date</th>
<th>Time (All Times ET)</th>
<th>Zoom</th>
<th>Recording</th>
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<td>Wednesday, June 28</td>
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<td>Touchpoint Call #2</td>
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<td>A recording of the call can be found here: <a href="https://leavittpartners.zoom.us/rec/share/2C1nElEeggsurMFR9BBmXyeu5zgUZxMxzZrQp18ULGx1T05K0QW0x86Sj9fRmMmYlYgW5imAu">https://leavittpartners.zoom.us/rec/share/2C1nElEeggsurMFR9BBmXyeu5zgUZxMxzZrQp18ULGx1T05K0QW0x86Sj9fRmMmYlYgW5imAu</a></td>
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Agenda

Track Kick off Slides:

CARIN Digital Insu... Kick Off Call.pdf

A recording of the session can be found here:

https://h7-loving.zoom.us/rec/share/7VAkL7gkY1iC4L5gpMlRkZall3b72AtRmD4LjXjqa5rlb3o3rC97yQb7Olr0tEl0mY7W1hHv_DE魏musUL3cZq14Y

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Track Report Out can be found here:

CARIN Digital Insu...ort Out 072023.pdf

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<th>Start Time</th>
<th>End Time</th>
<th>Session Title</th>
<th>Session Description</th>
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<tr>
<td>3:00 PM</td>
<td>3:05 PM</td>
<td>Welcome / Track Kick Off and Intro</td>
<td>Welcome and introduction to the track</td>
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<tr>
<td>3:05 PM</td>
<td>3:30 PM</td>
<td>CARIN Digital Insurance IG &amp; SHC/SHL Overview</td>
<td>An in-depth overview of the IG and proposed future updates</td>
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<tr>
<td>3:30 PM</td>
<td>4:00 PM</td>
<td>Ask the IG Leads Anything</td>
<td>Office hours to ask the IG leads questions</td>
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<tr>
<td>4:00 PM</td>
<td>5:00 PM</td>
<td>Testing</td>
<td>Testing of the proposed futures updates to the IG</td>
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<td>1:40 PM</td>
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<td>Track Highlight</td>
<td>A report out of the tracking testing session</td>
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SMART Health Links

- Health care providers rely on manual, inefficient means to capture insurance information from patients
- Increasingly, this information is being captured via web-based, mobile app-based, and kiosk-based registration and check-in flows for patients
- In most of these flows, the patient is asked (or required) to input their insurance information by
  - Manually entering plan and policy information
  - Uploading photos of their card
- A SMART Health Link digital insurance card could make this easier, reduce errors, and facilitate faster eligibility checks

Workflow

- Insurer/ data holder provides a digital insurance card to the individual as a SMART Health Link
  - e.g., Insurer prints SHL QR on physical card
  - e.g., Insurer emails or messages SHL QR to patient
  - e.g., Insurer hosts SHL and SHL QR through their online portal
- Individual stores or captures their SMART Health Link digital insurance card on their device
- Individual shares their SMART Health Link digital insurance card during in person or web-based registration/ check-in flow for a new patient visit

Implementer Roles

- Data holders: generate a SMART Health Link
  - Use the CARIN IG data profile to create a FHIR bundle, then generate a SMART Health Link following the specific guidance defined for the use case
  - Display or send a QR code or link
- PHR/ wallet/ patient apps: capture, display, store, share the SMART Health Link
  - Consume a SHL from QR code or link, display and store it in app
  - Provide user a way to copy, screenshot, or otherwise surface SHL to share with a provider
- Providers/ platforms: ingest and validate the SMART Health Link
  - Provide user a way to share their QR code or link in a check-in flow
  - Consume and validate SHL from QR code or link, display and confirm details

Shc-web-reader

A create-react-app web application that can run standalone or as a provider-launch SMART-on-FHIR application. It scans Smart Health Card QR Codes sourced from barcode scanners, copy/paste, connected cameras or by searching a patient record for scanned documents (e.g., an insurance card scan). Data from the SHC are displayed in a structured way and can be easily copied to complete structured input forms.

https://github.com/the-commons-project/shc-web-reader

A useful repository with sample SMART Health Links

https://github.com/seanno/shc-demo-data

Sample Cigna SMART Health Insurance Card

Data Profile/IG Questions

- What is the right balance between patient privacy, ease of use, and efficiency? The SMART Health Link spec supports constructs like passcodes and expirations that protect individuals’ data, but could make digital insurance cards more challenging in practical use.
- How can we make sharing digital insurance cards easier for patients in online checkin flows, when pasting links or uploading QR codes might pose challenges for some users?