CARIN IG for Digital Insurance Card Proposal

Committee Approval Date:
8/31/2021

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Contributing or Reviewing Work Groups:
Financial Management
Security

FHIR Development Project Insight ID:
1697

Scope of coverage:
This guide will develop artifacts (FHIR implementation guides, code mappings, reference implementations, etc) to enable the digital exchange and digital rendering of the elements found on a person's physical insurance card. The primary use case is to support insurance members who wish to retrieve their proof of insurance coverage digitally via a consumer-facing application. Images, barcodes, and QR codes from the physical card will be considered as optional fields for representation within FHIR, but these elements will be optional and up to the implementer to decide whether they want to provide them. The scope of this IG does NOT address eligibility checks between health providers and the insurance company.

Content location:
https://github.com/HL7/carin-digital-insurance-card

Proposed IG Title:
CARIN IG for Digital Insurance Card

Proposed IG realm and code:
US/insurance-card
FHIR Core version(s):
R4

Maintenance Plan:

The CARIN Alliance intends to provide ongoing support of this implementation guide.

Short Description:

The scope of the IG is very narrow, focusing on taking the data elements that are on the individual consumer’s physical health insurance card and providing that information through a FHIR-based API. This information can be provided by the health insurance company as proof of insurance to be used by the member when visiting healthcare providers. Eligibility checks are not in the scope of this IG.

Long Description:

Imagine that a member is going to their health provider for a visit. They would normally pull out their physical card and give it to the intake staff to either scan or write down key data attributes from the card. Then the provider has to make a call to the insurance company to verify the coverage and make an eligibility determination with regards to the visit. The Digital Insurance Card IG helps support the member’s initial action by providing a digital alternative to the physical insurance card for showing proof of insurance coverage.

The Digital Insurance Card IG provides guidance for how to express the elements from a physical insurance card within the Coverage FHIR resource, along with any necessary referenced resources (ex: Beneficiary Profile on Patient or Insurer Profile on Organization). This IG enables participating insurance companies to express the additional data elements not currently represented in the base FHIR resources in a consistent manner.

Please note, this IG does not address the interactions between health providers and the insurance company as part of an eligibility check.

Involved parties:

This implementation guide will be developed by payer and consumer app organizations as part of the CARIN Alliance and the HL7 community.

Expected implementations:

Humana, Anthem, Cambia Health

Content sources:

Numerous subject-matter experts across major insurance companies in the US have been engaged in determining the necessary data elements to represent a physical insurance card. In addition, the team is consulting the following resources for additional guidance:

- WEDI Health Identification Card Implementation Guide
- WEDI Virtual Clipboard
- NYS DFS Title 11, section 52.69
- CCA/No Surprises Act, section 107
- SMART Health Card IG (related to QR codes)
- National Council for Prescription Drug Programs (NCPDP) Health Care Identification Card Pharmacy and/or Combination ID Card Implementation Guide
- Da Vinci Health Record Exchange (HRex) Implementation Guide

Example Scenarios:

1. The primary use case is to support insurance members who wish to retrieve their proof of insurance coverage digitally via a consumer-facing application. When an individual visits a healthcare provider, they are often asked to provide proof of insurance prior to receiving care. With this IG, if the person lost or forgot their physical insurance card, they could pull out their phone and show the provider the same information found on the physical card in a digital format on their phone.

2. There are a few significant attributes from the physical insurance card that are not standardized within the existing FHIR Coverage resource -- which means that implementers may choose to represent this information very differently, hindering the ability for applications to express the information in a consistent manner. This IG will help standardize the way that insurance companies are providing coverage details. For example, there is a need to represent all of the beneficiaries on a plan and their corresponding member IDs; the current Coverage resource allows for only the patient for whom the coverage resource pertains as well as the subscriber. Additionally, there are limitations in the base Coverage resource
that prevent copays being represented as text strings and prevent networks from being expressed as both a unique identifier and a human-readable text string.

IG Relationships:

This guide may reference the security section in the C4BB and the SMART Health Card IG related to how it displays images.

Timelines:

STU Ballot in Jan 2022

FMG Notes