



# Heartbeat

Digital Customer Services Introduction



Heartbeat was developed  
to address a number of problems across  
travel and health insurance



## Heartbeat targets the following issues facing customers of travel and health insurance

- 70% of travelers who call the travel insurance emergency assistance phone number need to have available an up-to-date copy of their personal Health Summary to be immediately triaged. Currently, overseas travelers can wait between 3 - 10 days for this information to be obtained from their GP Practice. This delay significantly increases traveler health risks
- Proof of vaccinations and COVID-19 test results are mandatory to travel to most countries for all travelers
- 20% of prescribed medications are not picked up by the customer from the pharmacy\*, and
- Customers and travel/health insurers are demanding a digital engagement model



## Heartbeat solves these issues by:

- The Heartbeat mobile app allows the customer to engage with their travel/health insurer 24/7 via their phone (messaging, email, online). It has online and offline capabilities
- Heartbeat stores the customer's most up to date Health Summary from their GP/Practice and is available online/offline to the customer
- Heartbeat stores all the customer's travel & health insurance documents (I.e. policies, certificates, receipts, copy of ID etc.) so they can be accessed at any time by the customer
- Heartbeat provides option to the customer to help them manage their medication program (E.g. reminders to; re-order, pickup, when to take medications etc.) \*
- Heartbeat Blue Tooth functionality, allows the customer to connect Heartbeat to their other medical & wearable devices to store additional data such as heartbeat, blood pressure etc. \*

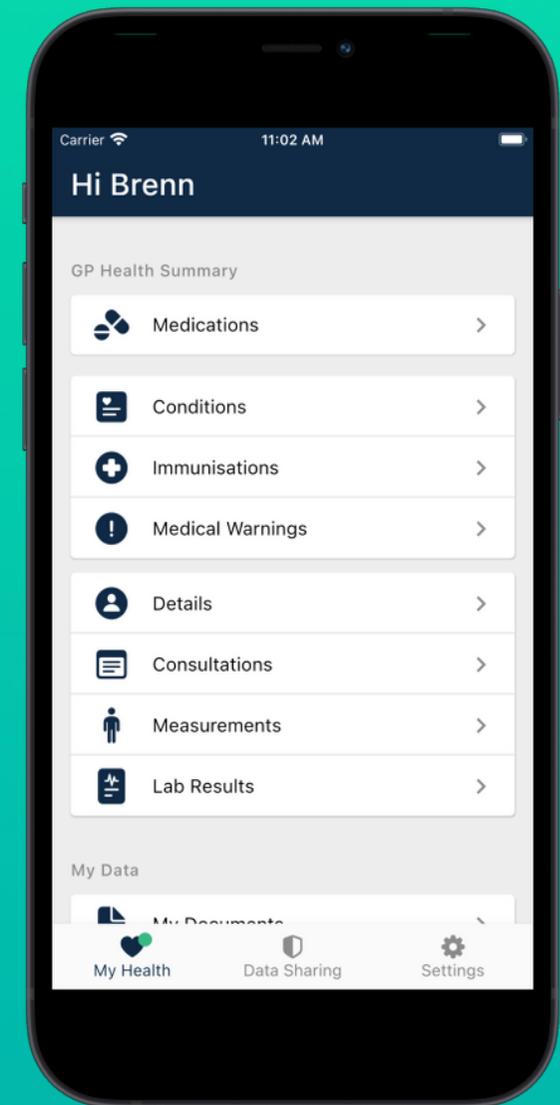


# What is a Heartbeat health summary?

A Health Summary reflects the current health status of the individual for whom it is produced. It is the data that is owned by the patient and can be likened to a current health warrant of fitness. It is currently used extensively across Australia and New Zealand for hospital & specialist referrals, motor vehicle licensing etc.

Available on:  

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## The Heartbeat health summary contains:

- Patient Details; Name, Address, Phone Number, Date of Birth
- Practice Name, Address, Contact Details and GP Name
- Allergies and medical alerts
- Immunisation records
- Recent prescriptions (i.e. last 6 months)
- Long term prescriptions (i.e. repeats and those that have been given for all long term conditions under management)
- Long term and conditions under management
- Latest BMI including weight, height, BMI, blood pressure
- Latest pathology results (up to 360 days old)
- Header lines from discharge summaries (specialist/hospital)
- Electronic certificate to certify document provided by practice/GP

A Health Summary does not replace curated Medical reports, such as those requested via Konnect by Insurers that contain such things as; Doctor's Notes, X-rays, Specialist Reports, Social and Family History , PMAR's, SIR's, Questionnaires etc.



# Key points about the Heartbeat model

## Authentication & Security

- Heartbeat uses two factor authentication and security when a Customer registers with Heartbeat. A Customer with the latest mobile phone can also use facial recognition
- Heartbeat personnel cannot access a Customer's medical data or personal records (i.e. receipts, policies & other certificates & documents)
- All the Heartbeat records are encrypted and controlled by the Customer. No 3<sup>rd</sup> Party can access this information unless the Customer chooses to release it

The Heartbeat platform is built to keep data safe. All health data is encrypted and both applications are protected by two-factor authentication. The mobile app is also protected by biometrics on available devices





# Key points about the Heartbeat model

## Consenting

- A Heartbeat Customer must consent to the Heartbeat T&Cs, It's privacy policy and to comply with the security requirements of ALEX before they can use the platform
- The Customer gives consent to Heartbeat for it to deliver the Customer's request, for their Health Summary, to their GP/Practice and return it
- The GP/Practice must consent to release the Patient's Health Summary (i.e. accept the request & return a completed Health Summary) or decline the Customer's request for their Personal Health Summary. Reasons a GP /practice can decline a Customer request for their Health Summary are:
  - *Patient has not been to the practice in more than a reasonable time (e.g. 2 years)*
  - *The Patient needs to be advised (consulted) about travel risks of their condition before releasing the Health Summary*
  - *The Patient needs their immunizations or other record details updated*
  - *Patient is at risk of self harm or becoming suicidal on receiving their Health Summary*



# Heartbeat is FREE to Practices as well as Patients

## Heartbeat Financial Model

- Heartbeat is a free service to those travel & health insurance Customers who elect to use it
- The Customer receives financial and other benefits from their Insurer if they register for Heartbeat
- Heartbeat receives a license fee (subscription based) from the Insurer for providing the Heartbeat app & tools to their Customers
- Heartbeat is not a 3<sup>rd</sup> Party that operates between the Customer GP/Practice relationship