

When to order an APS

There are certain conditions that will almost always require an APS. They include, but are not necessarily limited to: • Alcohol/drug treatment • Cancer and tumors within 10 years (include pathology reports) • Cerebrovascular accidents/transient ischemic attack (TIA) / stroke • Crohn's disease/ulcerative colitis • Diabetes • Emphysema/COPD • Epilepsy/seizures • Heart disease (coronary artery disease [CAD]/valvular disease/heart attack/ arrhythmia, etc.) • Liver and kidney disorders • Mental disorders requiring multiple medications or hospitalization • Neurological disorders (Parkinson's disease/ multiple sclerosis [MS])

APS ordering reminders It is important to include the date(s) the physician or medical facility was last consulted, the reason(s) they were consulted, the symptoms, diagnosis, and treatments (including tests completed), results and recommendations. Special attention to these details may help limit the number of Attending Physician's Statements required. The underwriter reserves the right to request or order any additional APS or underwriting requirements as deemed necessary.

What's a copy service?

Copy services are companies hired by healthcare providers to process record requests. Many healthcare providers require our vendors to follow-up on record requests via their copy services, though the healthcare provider must authorize the copy service to release records.

Widely utilized copy services include Ciox, Sharecare, Bactes, plus more.

NOTE: Guardian does not have any type of relationship with the various copy services.

APS Process Overview

Agency places APS order via vendor's portal

Vendor receives order and initiates contact with healthcare provider

Vendor follows up with healthcare provider (or copy service, if applicable) until records are received (could be days, weeks, or even months)

Healthcare provider or copy service sends vendor an invoice for records

Vendor pays healthcare provider or copy service

Healthcare provider or copy service releases records to vendor (fax, email, mail, or healthcare provider/copy service portal)

Vendor performs quality control review

Records are uploaded to vendor portal and completion email is sent to record requester

Vendor transmits records to Guardian the next day