



LifeNexus Personal Health Card

LifeNexus, Inc. is a rapid-growth company led by a team of executives experienced in all facets of the healthcare industry. The company is dedicated to creating superior value for the consumer by linking personal, financial and medical information on a single credential—the LifeNexus Personal Health Card (PHC).

The PHC is equipped with .NET smart card technology from digital security leader Gemalto, enabling secure, encrypted storage of both health and financial information, a first in North America. Gemalto also provides card personalization and activation services, and designed specialized card readers used for the PHC, mostly for use by emergency personnel when a patient is incapacitated.

How It Works – Storage and Retrieval of Healthcare Information

The patient health record (PHR) defined for the PHC is compliant with both major electronic health record standards, HL7 and the XML-based Continuity of Care Record (CCR), giving it broad appeal and compliance in the healthcare market. A standard Windows[®]-based smart card interface application is all that is needed to implement a PHC card system.

Healthcare providers securely store consumers' personal health information, including allergies, immunizations, medications, blood type, lab results and recent trips to other providers on the LifeNexus PHC card. Other relevant information that can be stored on the PHC card includes next of kin, insurance guarantors, medical insurance information, dependents and an advanced directive form specific to the state in which it is issued.

Consumers carrying the PHC card can use it as a personal healthcare information bank. The Gemalto .NET technology underneath the PHC card means secure, encrypted storage of the patient information, which can only be accessed with a username and personal identification number, so privacy and security are always assured.

The system is designed so that an individual accessing the card sees only the information they need to see. For instance, emergency medical technicians (EMTs) can use portable readers to access medical information such as allergies, immunizations and medications, in order to help them make split-second emergency care decisions. However, a much broader range of information – including insurance coverage and advanced directive orders – is accessible to admissions personnel.

As the patient moves through the healthcare system, the various caregivers can update the medical information stored on the card based on their access privileges.

How It Works – The PHC Card as a Secure Payment Credential

What sets the PHC card apart from other medical service cards is that it can also be used to pay for care at the point of service, either as a credit/debit card or as a credential for storage of state or corporate personal health savings account funds. LifeNexus is now in discussions with major card brands regarding partnership and distribution of the PHC card, as a dual-purpose smart health card and standard bank card.

As more and more corporations offer their employees health savings accounts – which are built up through pre-tax payroll contributions – the PHC will become an ideal vehicle for dispensing those dedicated funds. It could even be tied to corporate health incentive programs, such as when employees agree to quit smoking or lose weight in order to reduce their health risks.

Advantages of the PHC Card

The PHC card helps hospitals and physicians cut back on the huge volume of paperwork generated in the healthcare industry. This reduces costs while also lessening the risk of medical errors and adverse drug reactions, the fourth and eighth leading causes of death in the United States, respectively, due to imprecise copying and sharing of patient information.

In a paper-only system, sharing a patient's medical information among the various caregivers, including EMTs, emergency room personnel, physicians, surgeons and pharmacists, can be slow and cumbersome. Using the PHC card system, this information can be shared much more quickly, easily and securely.

There are a number of barriers to communication that can occur in emergency situations, including scenarios where the patient doesn't speak English, has a condition such as Alzheimer's or dementia, or is unconscious. Having all health information on a PHC card eliminates these communications barriers, which can lead to more effective and timely care. Using the card also means a patient has to answer questions just once during a visit, and subsequent caregivers can look up the information in the system.

Using the PHC card also reduces admission time and clerical work, thus improving business processes while increasing patient satisfaction, and supports better clinical outcomes. It can greatly reduce costs associated with errors from duplicate or commingled patient records, which occur when a new record is created for an existing patient, or when the wrong patient record is selected. Since the PHC card helps reduce identity errors during patient registration by providing stronger authentication of the holder, it can also greatly improve billing and collection processes, thereby enhancing revenue capture.

To contact LifeNexus, please call (303) 327-1540. (www.lifenexus.com is a closed/secured Web site.) Additional information about Gemalto can be found at <http://www.gemalto.com>.

This profile was developed for the Smart Card Alliance by Gemalto to describe the LifeNexus smart health card initiative. For more information about how smart cards are used for healthcare applications, visit the Alliance web site at <http://www.smartcardalliance.org>.