



## PRESS RELEASE

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### **ENVERA HEALTH LAUNCHES NEW COMPANY, CLARETO, CONNECTING LIFE INSURANCE INDUSTRY TO PATIENT-AUTHORIZED HEALTH INFORMATION**

*Led by experienced insurance executive Dave Dorans, Clareto provides a seamless interface with health information exchanges and provider organizations for faster underwriting*

RICHMOND, Va. – (November 15, 2017) – To better serve growing demand for Envera Health’s Patient Authorized Data (PAD) Solutions, an innovative health data exchange model created to connect health information exchanges (HIEs) to life insurers, Envera Health is establishing a stand-alone company called [Clareto](#). Dave Dorans, an experienced executive who has been part of several technology advances in the insurance industry, has been named CEO of Clareto.

Envera [launched PAD Solutions](#) as the first cross-industry collaboration to bridge the information gap between healthcare and life insurance. As a stand-alone company, Clareto will be able to focus squarely on this market created by Envera Health.

“We’ve been thrilled that the demand for PAD Solutions has been even higher than expected. HIEs see the value in exchanging data with authorized users outside of healthcare and life insurers have expressed that they find this service to be invaluable in collecting more complete information for customers seeking life insurance,” said [Dan Neuwirth](#), CEO of Envera Health. “Because of the success of PAD Solutions, we’re creating a separate company, Clareto, focused on enabling patient-authorized data exchange between HIEs and life insurers to improve their services and expand their markets.

“I’m very excited that Dave Dorans has agreed to lead Clareto as CEO,” Neuwirth added. “Dave has more than 30 years of experience in the insurance industry and has long been at the cutting edge of the industry’s use of technology, making him the right leader to build this service.”

Dorans joins Clareto from SCOR Global Life, a mortality risk reinsurance business, where he was previously Senior Vice President of the Value Added Services division and CEO of SCOR Velogica, the industry-leading automated underwriting system.

Clareto streamlines the collection of health data for life insurers by providing a digital exchange platform through which they can access electronic health information pursuant to patient-signed authorizations. Making the underwriting process faster and more efficient enables life insurers to lower applicant attrition rates, reduce the use of other underwriting requirements that are more expensive for insurers and less convenient for consumers, and align underwriting operations with new distribution models to simplify the path to coverage and improve customer experience.



For HIEs, Clareto creates an additional market for data exchange services they are already delivering to provider organizations. Efficiently addressing the insurance industry’s need for authorized health data will provide a new source of revenue to help HIEs maintain their highly technical infrastructure. Clareto also works with HIEs and life insurance companies to establish connectivity, align data with existing business processes, and understand how to utilize new sources of data.

“The life insurance process is cumbersome for both consumers and insurers, and utilization of these services both enhances the consumer experience and will enable insurers to expand their market,” Dorans said. “We’ll help HIEs, providers, and life insurers by serving as a hub through which they can easily exchange important patient data.”

Clareto will operate [MedVirginia](#), a federated health information exchange serving the commonwealth of Virginia. MedVirginia was the first HIE to connect with eHealth Exchange (formerly the Nationwide Health Information Network), the Social Security Administration’s Health IT initiative for disability determinations, and federal partners including the U.S. Departments of Defense and Veterans Affairs. Today, MedVirginia continues to offer query-based document exchange, results routing services, and federal partner connectivity to its participating healthcare providers, and is a member of the Sequoia Project, eHealth Exchange, and Carequality.

#### **About Clareto**

Clareto connects provider organizations that hold medical data with insurers that can use that data to offer applicants quicker service and a better experience. Based on Patient Authorized Data (PAD) Solutions developed by Envera Health, Clareto enables the exchange of electronic health information for patients who sign HIPAA-compliant authorizations to support underwriting, claims, and related business processes for life, disability, long-term care, and other insurance products. Clareto’s exchanges are consistent with eHealth Exchange and the Data Use and Reciprocal Support Agreement, eHealth Exchange’s trust framework that governs the technical implementation of data exchange. Learn more at [www.clareto.com](http://www.clareto.com).

#### **About Envera Health**

A hands-on engagement services organization, Envera Health offers a complete continuum of solutions to empower our provider partners to succeed in delivering consumer-driven healthcare. Our solutions cover what we believe are primary sources of issues in healthcare: growth, access, care coordination and network development. Envera Health’s engagement services are designed to create seamless connections for providers and patients and enable our healthcare partners to succeed in balancing both clinical and financial performance. By offering a complete continuum of solutions strategically designed together with our partners, Envera empowers providers to deliver better, more connected care. We aim to add value in every moment, for every patient, every time. Learn more at [enverahealth.com](http://enverahealth.com).

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