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# **Health Record Banks: A Financially Sustainable Model for Health Information Exchange**

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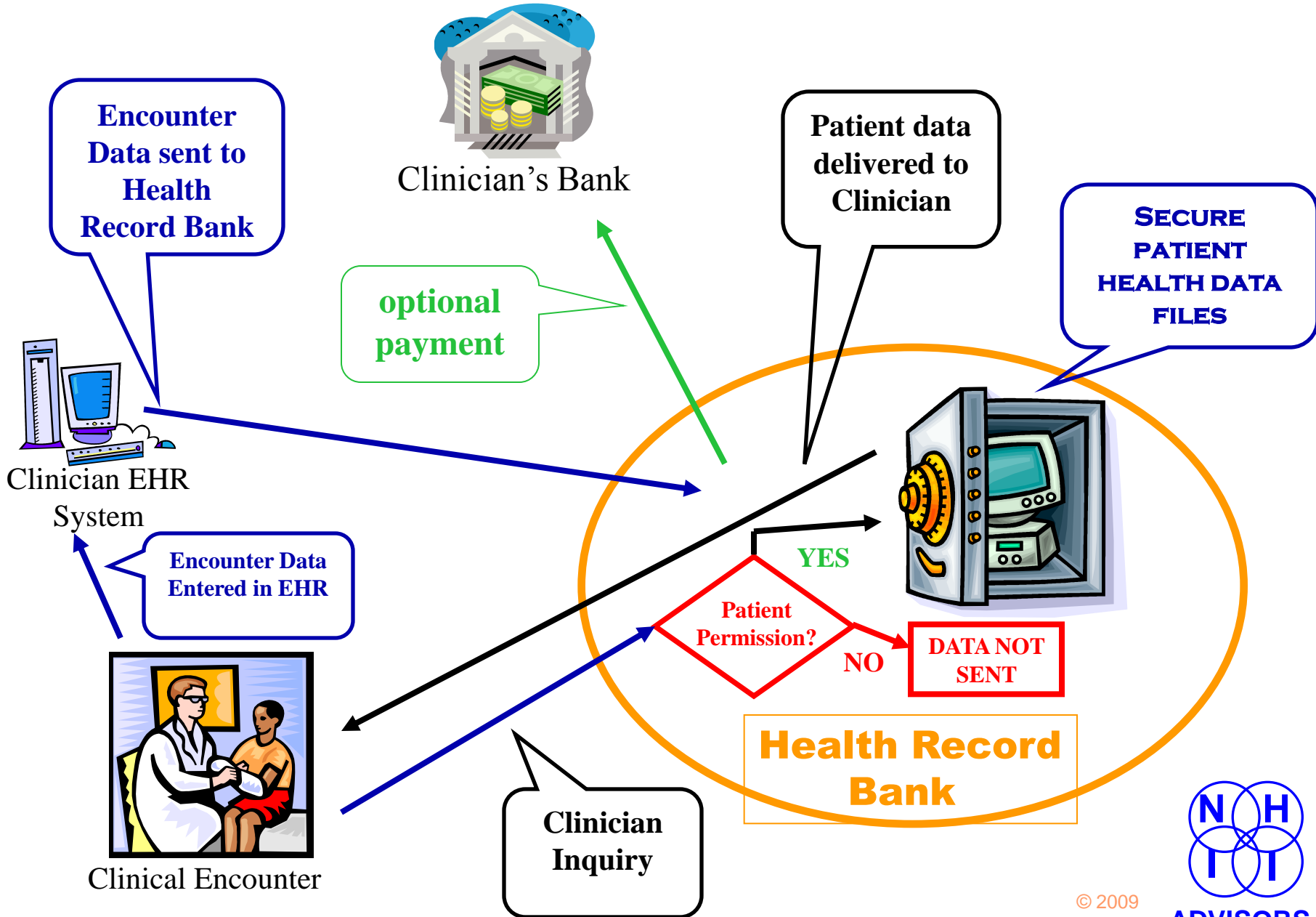
# What is a Health Record Bank?



**See video at:**

**<http://www.healthbanking.org>**

# Health Record Bank Operation



# An HRB Business Model

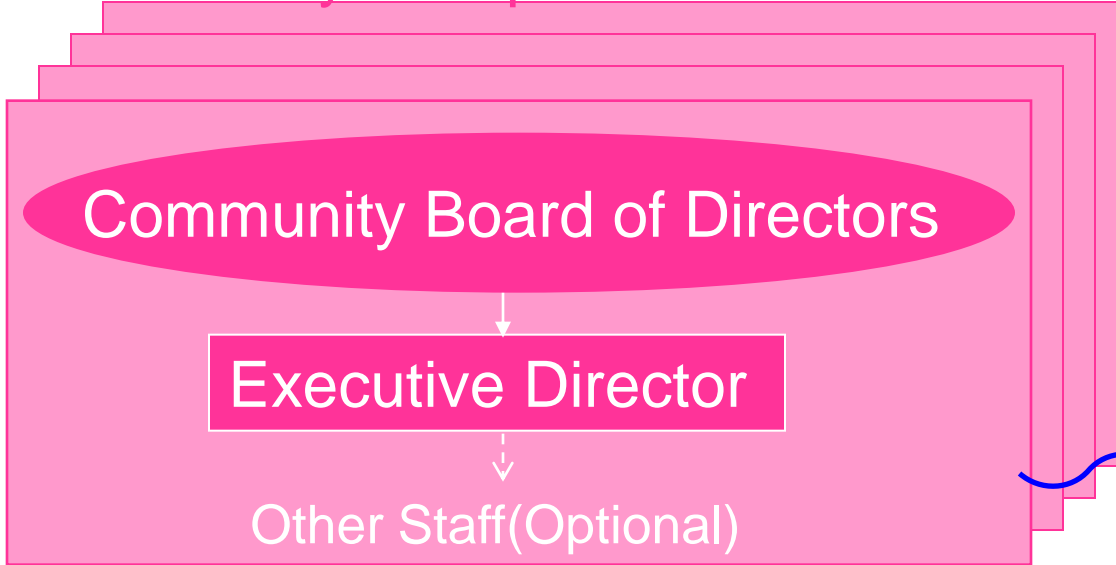
- **Costs (with 1,000,000 subscribers)**
  - **Operations: \$6/person/year**
  - **EHR incentives: \$10/person/year**
- **Revenue**
  - **Reminders & Alerts:  $\geq$  \$12/person/year**
    - “Peace of mind” alerts
    - Preventive care reminders
    - Medication reminders
  - **Advertising: \$6/person/year**
  - **Queries: ?**
- **No need to assume/capture any health care savings (!!)**

# Health Record Bank Governance

Community Non-profits

**RESPONSIBLE FOR:**

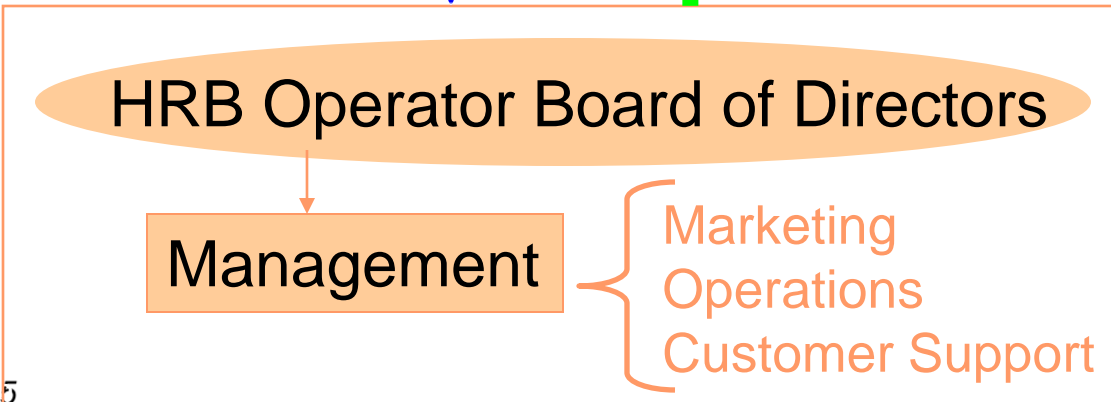
**Policy  
Governance  
Oversight**



Many communities use single HRB

regulate via contract

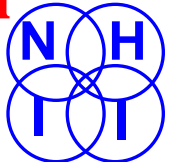
% of revenue



Health Record Bank Operator (for-profit)

**RESPONSIBLE FOR:**

**Obtaining Capital  
Operating HRB**



# HRBs Solve the Key Problems

- **Privacy**
  - Patient control --> each person sets their own privacy policy
- **Stakeholder Cooperation**
  - Patients request data --> all stakeholders must provide it (by law)
- **Making Information Electronic**
  - Business model can provide free EHRs for physicians
- **Financial Sustainability**
  - New compelling value for patients --> ~\$20/person/year recurring revenue



# Questions?

**For more information:**

**[www.ehealthtrust.com](http://www.ehealthtrust.com)**

**[www.healthbanking.org](http://www.healthbanking.org)**

**[www.yasnoff.com](http://www.yasnoff.com)**

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