TABLE OF CONTENT

UMR

Striving For Excellence

Employee Healthcare Information Management

OVERVIEW

Just as the re-engineering of corporate America's business practices created a whole new set of information needs and technological applications, so are the broad changes under way in health care creating a demand for new technologies. Traditionally the most critical medical related document, the patient record, has lived on separate paper forms literally log jamming the abilities of the health care industry to properly manage the employee/patient's wellness and the costs associated with maintenance/rehabilitation. Successfully managing care requires better access throughout the system. Business entities practicing managed care realize that they have to be able to manage information. In a recent New Jersey State commissioned $2.0 million dollar study, NJIT stated that the ideal Electronics Data Information (EDI) medical management system would be able to deliver the following features:

· Paperless Medical Information Systems

· On-line Access to Medical Records

· Total Quality Management

- Informed Consumers – Employee and Payor

- Managed Care with or without HMO's

NJIT's conceptual system of the future is available now from Universal Medical Records.

Universal Medical Records (UMR) has been engaged in research and development efforts involving automated data records and medical/health care since 1996. Its primary focus has been the implementation of an integrated computerized patient medical record and the services associated with it for offering immediate and cost-effective on-line worldwide storage, access and retrieval.

The basics for this concept were developed by Dr. Steven Cohn (see curriculum vitae) over the past ten years. The format and organization of this record is in compliance with the standards recommended by the American Society of Testing and Materials (ASTM). The data content also complies with federal requirements for confidential medical data records under the American with Disability Act (ADA) that must be met by all companies with 15 or more employees. This act stipulates that the medical condition or history of the employee "shall be collected and maintained on separate forms and in separate medical files and be treated as a confidential medical record. The requirement is not limited to disabled individuals, it applies to all employees and failure to comply could subject the employer to citations and applicable fines.

Accordingly, UMR is positioned to offer an electronic medical records management system that delivers.

- Confidentiality

- Health and Wellness Education Support

- Ease of Use - No Training Necessary

- Paperless Records and Retrieval System

- Interfaces with Existing Equipment, Forms, and Protocol

- Organized Case Management and Billing Management Systems

- Employee/Employer Benefits

- Universal Applications - WCIS and HRIS

- Expandability and Portability

- MEASURABLE COST CONTAINMENT

- HUMAN RESOURCE COST REDUCTION

VIRTUAL MEDICAL NAVIGATOR GATEKEEPER Ô PROGRAM

Universal Medical Records (UMR) is an organization that has been engaged in the research and development efforts involving automated data records and medical / healthcare since 1996. Its primary focus has been the implementation of an integrated computerized patient medical record and the services associated with this medical record for offering immediate and cost-effective on-line worldwide storage, access and retrieval.

The basis for this concept was developed over the past twelve years. The format and organization of this medical record is in compliance with the sta

ndards recommended by the American Society of Testing and Materials (ASTM). The data content also complies with federal requirements for confidential medical data records under the American with Disability Act (ADA), a standard that must be met by all companies with 15 or more employees. This act stipulates that the medical condition or history of the employee "shall be collected and maintained on separate forms and in separate medical files and be treated as a confidential medical record". This requirement is not limited to disabled individuals, it applies to all employees and failure to comply could subject the employer to citations and applicable fines. Furthermore, HIPAA regulations require medical information to be transmitted securely, stored securely, transactionally secured with all medical information being accessible by the patient. UMR with a partnership with Web/MD provides the tools for HIPAA compliance today.

UMR has developed the world's most sophisticated and intelligent integrated healthcare delivery system that addresses managed care in any healthcare setting. The system is centralized around a proprietary database of ICD-9 codes, CPT-4 Codes, NDC and HCPCS Codes, and telecommunication products and services. UMR has concentrated its resources on finding the solution to creating a virtual Community Health Information System, that allows the patient to enter any healthcare system, obtain the appropriate information and receive the proper care according to their own Universal Medical Record.

Today, when the patient enters a healthcare provider's setting, the patient must recall past events, which may or may not be recalled correctly, but the process is also time consuming, redundant and may be malpractice and error prone. When the patie

nt leaves the healthcare setting, he or she does n
ot receive a receipt of services in an intelligent
 format that can be utilized again the next time a
 healthcare encounter occurs. This is the healthc
are dilemma! In addition, how would another healt
hcare provider know what the previous healthcare e
ncounter was and whether or not the patient receiv
ed proper follow-up care from a previous provider?
  This inability to clearly know, allows for compl
ete incontinuity of healthcare and makes no provis
ion for "Checks and Balances" between providers, p
atients and payors.

The healthcare delivery system is currently struct
ured so that when an individual enters the system
a history is created. This process is known as "R
eview of Systems". UMR has developed a mechanism
of automating this process [Patents Pending]. The
 next patient episode is the actual physical exami
nation that also pertains to the Review of Systems
 and most importantly focuses on the "Chief Compla
int". The results from this encounter are then en
tered into the provider's Healthcare Clinical Syst
em (this can be anything from a completely manual
paper system to a sophisticated electronic medical
 records [EMR] system). Once the physical examina
tion has been completed, the patient is diagnosed
by the provider and treatment is rendered. This i
s entered into the clinical system and the bill fo
r diagnosis and treatment is submitted for payment
. What UMR now performs is an interface either wi
th the Practice Office Management Information Syst
em's (POMIS) Clinical System or Claims Processing
System for the Diagnosis and Treatment codes. Thi
s is what UMR calls the "back-end" of the healthca
re system. What distinguishes UMR from another EM
R or clinical solution is that the UMR database is
 not a clinical depository of all the clinical inf
ormation, but instead provides an index of the cli
nical information into a Review of Systems where i

t is categorized, counted, and dated from an initial diagnosis to one that is on-going or fully treated. This patient may go to several different providers and the clinician will not know if this disease is acute or chronic. UMR solves this dilemma. UMR transmits this information to the attending provider to help analyze the problem more effectively.

UMR is the "front-end" and "back-end" of any healthcare provider system in that UMR provides abstract information in a concise fashion which allows it to communicate with a POMIS system, and has the capability to update the initial entry into the system. UMR can be compared to a "Medical Table of Contents or Index" of an individual's healthcare records, which makes it most manageable for today's managed care and utilization review. UMR allows for measuring one's healthcare in an intelligent fashion which reduces duplication and triage time.

There is another major dilemma. How does the patient play a role in their healthcare management?

In this regard, UMR has taken a totally unique approach to healthcare. UMR has the capability of working with other less complete solutions in the medical records industry allowing them to index and file these encounters for future references. Healthcare delivery systems have in essence taken the hand written notes of the doctors and nurses and computerized them, which makes it easier to read and understand. However, when you add one clinical encounter after the next, these clinical notes become unorganized and are therefore not easily accessible. How does one organize these notes for use by other systems for which a patient may have enc

ounters? UMR provides the necessary portability o
f the patient's record from provider to provider.
 This portability, coupled with a user-friendlines
s, for either a computer or "computer-less system"
 (which can be as easy as dialing 1-2-3 on the fac
simile machine), that allows for the first time ev
er, the patient's interaction with their own heal
thcare record.

UMR is a patient oriented healthcare solution that
 allows an individual to globally receive managed
care and be treated uniformly in any healthcare se
tting. A healthcare record from a clinical system
 cannot be streamlined in a routine or emergency b
asis, and provide the managed care facility with n
otification for cost containment. UMR addresses t
his problem as well. For example, when a patient
gets injured and goes to any Emergency Room, what
normally happens is that a history is obtained tha
t is time consuming and error prone. The healthca
re system of today does not allow information to b
e passed directly to the Emergency Room and notify
 any Managed Care provider in real-time fashion.
And, even if it could, what kind of information wo
uld be transmitted? A clinical record of 10 pages
, from 5 different providers? No healthcare provi
der would waste precious time reviewing this infor
mation. More importantly, how would they receive
this information? UMR, via the Internet, by facsi
mile, phone and pager has answered this dilemma.
In this real-time setting, the Emergency Room doct
or would have the UMR abstract and the primary car
e physician would immediately know of the emergenc
y for real-time second opinion. In today's settin
g, the Emergency Room will tell the patient to fol
low-up with their doctor upon leaving the Emergenc
y Room. Most patients do not! Our system will al
low the doctor to better manage the patient in a r
eal-time fashion and thus be able to provide bette
r quality of care.

Product Benefits

The Universal Medical Records has been developed by medical and data processing professionals to streamline the current inefficient process for establishing and updating an individual's medical history. UMR addresses three major areas of concern to the patient, the employer, the insurer, the government and the medical community:

?   Proper Medical Care

?   Cost Containment

?   Malpractice Reduction

The benefits of integrating our solution with the expertise and nationwide distribution of various providers of medical records solutions are magnified tremendously. I would love the opportunity to arrange a time for you to visit our website http://www.universalmedicalrecord.com/ so you can see for yourself, the benefits we have discussed above.

Competition.   There are five primary products and services that compete with Universal Medical Records™: LifeCall, Medic Alert, Life Card, Smart Cards and Electronic Medical Records.

Life Call was designed for people who stay at home and in the case of medical emergency they would press a button around their neck to summon for help. The advantages to this product are that calls f

or help are automatic with the push of a button and the resulting response provides medical assistance. On the negative side the user must be in his/her home to operate. It has no on-going medical record capability and it is expensive to maintain.

Medic Alert is intended for those individuals who have a medical problem in which they are required to wear an I.D. bracelet for identification purposes. This product is well-known, inexpensive, provides medical assistance and is known on a worldwide basis. There, however, is no on-going medical record, no confidentiality and some hesitancy for an individual to wear a "negative label" tag. There is no payment plan for the provider.

LifeCard is a credit card with the microfiche of the medical record. There are several credit card companies that house a microfiche medical record permanently placed on the credit card. This product is inexpensive and provides a payment plan for the provider. It, however, needs to be read by a microfiche terminal and it is difficult and expensive to update. There is no on-going medical record and if the card is lost the client may lose his/her medical confidentiality by public exposure.

Smart Cards were designed for mobile storage capacity, identification and integrity of confidentiality. There are numerous types of Smart Cards: Optical, Barcoding, Magnetic Strip, Laser, Microchip, etc. This product is relatively expensive to implement given its restricted use. It needs to be read by an individualized terminal and it is difficult and expensive to update. It has no telecommunications interface. There is no on-going medical record and if the card is lost the client may lose his/her entire medical record forever. Does not provide globalization of health care.

Electronic Medical Records consists of a variety of interactive software modules which collectively

integrate clinical, management and financial appli
cations to provide data from the medical record of
 a single patient and single health care provider(
s). These electronic medical records are restrict
ed to the health care provider's office and/or fac
ility, providing no telecommunications interface.
  There is no on-going medical record and the pati
ent cannot accessed.

These five products and services have the capabili
ty of interfacing with UMR on a different platform
 with the use of computer technology.   UMR is the
 first product of its kind to offer these kinds of
 services directly on-line at the health care proi
vders officer(s).

Employer's Wellness Tracking System

·   Tracks daily health care provider activity
 of employee.

·   Daily log activity.

·   Immediate notification system.

·   Integrates health care record of employee
for:

o   Worker's Compensation

o   Disability Insurance

o   Health Insurance

o   Life Insurance

o   Key Man Life Insurance

o   Property & Casualty

o   Malpractice Insurance

o   Product Liability

·

·   Provides a benefit to the employee while emphasizing managed health care.

·   User Friendly - accessed via any touch-tone phone.

·   Removes violations regarding the Americans With Disability Act.

·   Provides a tool for employees to better understand their health care needs.

·   Interfaces to Industrial Security Monitoring Central Station for date and time stamp for handling of employee emergencies for notification and documentation.

BENEFITS TO PAYOR OR INSURER

·   Contributes to reducing frivolous law suits with current and accurate information.

·   Reduces payouts for redundant tests and procedures.

·   Can be used for an insurance company promotion for expanding enrollment.

·   Provides for a single source record and documentation of enrollees medical history and inventory.

· Supports a medico and medicolegal discovery service saving court and legal costs.

· Allows insurers to effectively process claims worldwide.

· Enhances collection and analysis of medical data for establishing trends and actuarial projections.

· Allows immediate retrieval of institutions' archived patients' medical records to improve handling of malpractice claims based upon inappropriate use of medical records.

· Reduces liability through confidentiality and integrity of records.

BENEFITS TO EMPLOYER

· Enables employers to comply with the Requirements of Title I of the Americans With Disabilities Act (ADA).

· Encourages employers to offer the same health care record to their employees as a company benefit.

· Allows company to comply with the requirements of the Occupational Safety and Health Act (OSHA) that regulates workplace incurred diseases and injuries.

· Permits employers to track chronic complaints and claims to detect fraudulent abuse.

· Assists employers in processing Worker's Compensation applications.

· Simplifies employer record keeping for compliance to the Environmental Protection Act (EPA) long-term record maintenance for employees working in hazardous industries.

· Facilitates Human Resources functions in managing employee healthcare.

BENEFITS TO ENROLLED MEMBER

· Allows efficient recording, updating, reviewing, and retrieving medical history and inventory data such as immunizations, medications and treatments that may be prescribed by the attending physician in the office, hospital or other health care facilities. Filling out a different medical form for druggists, hospitals, labs, clubs, and teams, remembering medical histories and returning to the doctor each time is no longer necessary.

· Eliminates duplicate and sometimes conflicting information and forms for different purposes such as school, work, camp, athletics, trips or other uses.

· Achieves a piece of mind that such information is always available even in times of emergency or when filling out forms or tax statements for reimbursement or deductions.

· Provides a sense of security to know that very personal information is available to only those that require emergency access to it via pre-established protocol or to those designated by the member.

BENEFITS TO LICENSED HEALTH CARE PROVIDER OR PROFESSIONAL

·   Accesses reliable information immediately in case of emergency in the home, physician's office, hospital or other health care facilities.

·   Reduces chance of improper care and exposure to malpractice cases.

·   Adds value to technology in use.

·   Allows immediate updating of all relevant patient history information within a single file.

BENEFITS TO GOVERNMENT

·   Facilitates healthcare utilization review.

·   Provides an inexpensive system to maintain and operate by all provider groups, with appropriate government backing.

·   Integrates the emerging technologies of the information highway with the healthcare industries for record exchange, collection, retrieval and currency.

·   Supports national objectives for standardizing healthcare across all lines and types of providers.

·   Creates new health care-related industries and employment opportunities within them.

·   Provides a service with international applicability, generated by anonymous records for risk analysis and financial projections.

HUMAN RESOURCE COST REDUCTION

All US companies and corporations with 15 or more employees must comply with the requirements defined in Public Law 101-336: The Americans with Disability Act. One of these requirements is that the medical condition or history of the employee "shall be collected and maintained on separate forms and in separate medical files and be treated as a confidential medical record". It should be emphasized that this requirement is not limited to disabled individuals or those with a special condition: it applies to all employees and failure to comply could subject the employer to violation citations and applicable fines.

Furthermore, the referenced act does not define a federally- approved standard for this employee health profile, but the UMR format Standard Guide for Providing Essential Data Needed in Advance for Prehospital Emergency Medical Services has been developed in conjunction with the standard by the American Standard for Testing and Materials (ASTM) and approved on October 10, 1995.

UMR SAMPLE RECORD PRINTOUT

Please sign up. After you sign up you will be contacted by a UMR representative.

MEDICAL RECORD ANALYZERä BUREAU RELATED BUSINESS APPLICATIONS

·   Automated medical records analysis for expediting legal reviews; expert witness reviews; auditing medical bills

·   Identifying Medicare/Medicaid fraud and ab use

·   Compliance with federal, state and industry sanctioned quality control regulations and programs

With the power of the UMR Medical Record Analyzer Bureau the tedious time consuming task of analyzing, organizing and correlating the scrambled "Babylonian" medical coding jargon can be processed in a cost effective and timely manner for getting the desired business results.