Sikka.ai and Clareto announce partnership to provide easy access to oral health data for the life insurance industry

SAN JOSE, CALIFORNIA, UNITED STATES, November 1, 2023 /EINPresswire.com/ -- This collaboration will provide life insurers with data delivered in real-time that has a proven ability to increase lift in the detection of pre-existing habits and conditions like tobacco use, diabetes and high blood pressure relative to traditional life underwriting data sources.

> By plugging Sikka.ai into the EHR+ network, life insurers will have access to additional risk profiling capabilities that complement our EHR, HIE, and other digital health data"
>
> *Dave Dorans, CEO of Clareto*

Sikka.ai and Clareto, a Munich Re company, are pleased to announce their new partnership to offer Sikka.ai's 14 oral health indicators through Clareto's EHR+ network. Through this partnership, Clareto adds oral health data to its expansive suite of EHR, HIE, and other digital health data sources covering >70% of the US population. Clareto is revolutionizing life insurance underwriting by enabling frictionless access to electronic health information via a full-featured web portal and configurable APIs, as well as pre-built integrations with leading digital underwriting platforms.

"Sikka.ai has meticulously crafted tobacco and oral health indicators, subjecting them to comprehensive retrospective studies alongside leading insurance carriers and reinsurers. Collaborating with the pioneering Clareto, we are thrilled to translate years of dedicated research and development into practical solutions for the life insurance sector," said Vijay Sikka, founder and CEO of Sikka.ai.

Sikka.ai boasts one of the most extensive networks of dental practice installations and 139 million dental patients across the United States and Canada. Over the past six years, Sikka.ai has developed and validated its 14 oral health indicators, conducting 20 retrospective studies involving over 9 million life insurance applicants and policyholders in collaboration with US and Canadian carriers, reinsurers, and data providers. Sikka.ai's data science team has developed indicators for tobacco use, diabetes, cancer, hyperlipidemia, cardiovascular disease, hypertension, kidney disease, blood disorder, liver disease, marijuana use, sleep apnea, Alzheimer's, COVID, and periodontal disease. Multiple studies have validated both the protective value and lift in identifying conditions provided by Sikka.ai's data versus other data sources, and

through Clareto, Sikka.ai's Oral Health Indicators will be available in real-time for automated and accelerated underwriting.

"Sikka.ai's oral health data fills an important gap in the life insurance industry, offering improved coverage on younger applicants and a new tool for identifying misrepresentation of smoking status and tobacco use. By plugging Sikka.ai into the EHR+ network, life insurers will have access to additional risk profiling capabilities that complement our EHR, HIE, and other digital health data," said Dave Dorans, CEO of Clareto.

Sikka.ai's oral health data serves as a substantial contribution to Clareto's impressive offering of traditional and digital data sources for the life insurance industry, providing their partners with a comprehensive portfolio of data products to serve their underwriting needs.

This integration is expected to be completed and available to Clareto clients by the end of 2023.

About Clareto
Clareto, a Munich Re company, operates the largest interoperability network purpose-built for risk assessment via authorization-based disclosures. With connections to EHR developers, HIEs, and other sources covering >70% of the US population, Clareto enables access to digital health data to transform underwriting, claims, and other business processes for the life insurance industry. The company's EHR+ network offers a frictionless experience with no consumer involvement required, smart record retrieval to maximize protective value, algorithm-ready data for enhanced usability, and an open partner ecosystem featuring integrations with complementary solutions and services.

Clareto is a wholly owned subsidiary of Munich Re Life US, one of the leading life reinsurers in the United States. Through its partnership with Munich Re Life US, Clareto aims to provide life insurers with a new set of solutions that assist in the digitization of underwriting processes—therefore driving quicker decisions, greater policyholder satisfaction, and new business growth.

About sikka.ai
Sikka.ai is optimizing the business of healthcare, payments, and life insurance. Sikka.ai has 14 indicators for accelerated underwriting in addition to the Life Expectancy at Current Age ™ and Periodontal Disease to Mortality ™ scores. Sikka.ai is an award-winning single API cloud platform with Artificial Intelligence and Predictive Analytics. The company has over 35,000 practice installations in the US and Canada and over 139 million patients on its platform. The Sikka.ai real-time API Platform connects to 90% of the retail healthcare market's practice management and financial systems. Sikka.ai has grown its data-driven Insights business (including Life Insurance) by over 100% in 2022 and is currently in production with its real-time API feed with several life insurance carriers.

Brian Wu

sikka.ai
[email us here](#)

This press release can be viewed online at: https://www.einpresswire.com/article/665161481