

# Health Record Banking: an Emerging PHR Model

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*by Julie Wolter, MA, RHIA*

Many patients have their personal health information scattered across various practitioners and settings. Personal health records (PHRs) can help patients keep track of all their medical information. There are many different PHR products and models available today.

Currently the health record banking model is garnering a great deal of attention. This article outlines current proposals for how health record banking might work, as well as a draft set of principles for how health record banks should handle personal health information.

## What Is Health Record Banking?

Health record banking would enable patients and their practitioners to share personal health information by allowing patients to keep an up-to-date copy of their lifetime health record in an account with a bank. Complete access to the account would be held by the patient, who could then make the information available to healthcare providers as necessary. Patients would have full access to their information.

A health record bank is an organization that would serve as a trusted custodian of up-to-date copies of any electronic healthcare information selected by a consumer for inclusion in his or her account. It is proposed that health record banks would be required to follow stringent privacy and confidentiality practices to protect the information either via open and transparent community oversight or legally mandated government regulation.

## How It Would Work

Health record banking is modeled on financial banking and consists of three steps. The first step is the deposit window, where information would be submitted to the record with each encounter. During a physician visit, a patient would grant the caregiver permission to access his or her health records (either all or part) through a secure portal. When the encounter is complete, the caregiver (with the patient's consent) would transmit any new health information to the patient's account, where it would be added to his or her lifetime health record.

The second step involves the withdrawal window. Access to information in the account would be controlled by the patient, who would make the information available to healthcare providers as necessary. Each patient could also access his or her record as needed.

The model would also allow public health authorities and medical researchers to request medical information from the banks. Each bank would process the query using information from those patients who expressly agreed to that particular use of their data.

## Health Record Banking Principles

The Health Record Banking Alliance, a nonprofit corporation formed to assist stakeholders in the promotion of community repositories of electronic health records, released the following draft principles to guide the manner in which health record banks control personal health information.

### Consumer Ownership and Control of Health Records

- Health record banks protect the individual consumer's right to health information privacy and confidentiality by acting as trusted legal custodians of consumers' health records.

- Health record banks are repositories for trustworthy copies of health information selected or submitted by the consumer from various sources.
- Health information in a health record bank is owned by the consumer and is not an asset of the health record bank.
- Consumers may authorize someone else to manage their health record bank account.
- Health record banks provide consumers and others they authorize with immediate electronic access to their health information.
- Consumers control all disclosures of their health information by a health record bank unless otherwise required by law.
- With consumer consent based on advance disclosure appropriate to the circumstances, health record banks enable secondary use of health information, such as for public health and research purposes.

## Operation of Health Record Banks

- Health record banks are governed in an open, accountable, and transparent manner.
- All access and updates to information in health record banks are recorded as they occur in an appropriately detailed audit trail database. Each health record bank shall maintain those unaltered audit records at least during the time that a consumer's health record is kept at the bank and make those audit records immediately accessible to consumers.
- Health record banks have established processes for correcting errors by updating, amending, and sequestering data, including mechanisms for notification of parties who have received such data.
- Health record banks promptly disclose breaches of privacy, confidentiality, or security to consumers.<sup>1</sup>

There would be no need for health record banks to communicate with each other, except when patients transfer an account from one bank to another.

HIM professionals have a role to play in the development of PHR models such as health record banking. In addition to their role as community educators-promoting the value of PHRs and helping consumers create and maintain them-they can contribute their expertise in privacy, security, and data quality to help shape emerging models. HIM professionals are encouraged to get involved with PHRs.

### What Is the PHR?

In order to keep a complete, updated, and easily accessible health record, patients must play a more active role in their own healthcare. An empowered patient is an educated patient who is more likely to make the changes necessary for good health.

According to a joint position statement from AHIMA and the American Medical Informatics Association, the personal health record is a "tool for collecting, tracking, and sharing important, up-to-date information about an individual's health or the health of someone in their care. Using a PHR will help people make better health decisions and improves quality of care by allowing them to access and use information needed to communicate effectively with others about their healthcare."<sup>1</sup>

AHIMA defines the personal health record as an

electronic, universally available, lifelong resource of health information needed by individuals to make health decisions. Individuals own and manage the information in the PHR, which comes from healthcare providers and the individual. The PHR is maintained in a secure and private environment, with the individual determining rights of access. The PHR is medical and health information that is directed and maintained by the patient and is separate from and does not replace the legal record of any provider.<sup>2</sup>

It is important that patients see the value of PHRs and that they create and maintain their own. There are many choices available to consumers as they navigate their way through the maze of PHRs. It is vital that HIM professionals take the role of PHR educator to help patients find their way.

### Notes

1. AHIMA and American Medical Informatics Association. "[The Value of Personal Health Records: A Joint Position Statement for Consumers of Health Care](#)." February 2007.

2. AHIMA e-HIM Personal Health Record Work Group. "The Role of the Personal Health Record in the EHR." *Journal of AHIMA* 76, no. 7 (July–Aug. 2005): 64A–D.

## Note

1. Health Record Banking Alliance. "Principles." May 2007. Available online at [www.healthbanking.org/index.html](http://www.healthbanking.org/index.html).

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