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Health Insurer Access to Patient Wearable Health and Fitness Device Data: A Critical Analysis of the Justifications and Long-Term Risks

Abstract: The convergence of healthcare and technology has facilitated the integration of wearable health and fitness devices into daily life, offering real-time health data to users. Health insurers are increasingly interested in leveraging this data to enhance risk assessment and promote healthy behaviors. This paper critically examines the justifications for insurers' access to such data and explores the long-term risks associated with its storage and use. Central to this analysis is the development of a user interface that allows patients to review, censor, and approve the data shared with insurers, thereby addressing ethical concerns related to autonomy, privacy, and consent. The proposed solution is evaluated through the lenses of medical ethics, regulatory compliance, and equity. Additionally, the paper discusses the potential benefits and drawbacks of this approach, emphasizing the need for transparency, user control, and the careful balance of stakeholder interests. The findings underscore the importance of safeguarding patient rights while harnessing the benefits of wearable device data to improve healthcare outcomes.