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EXECUTIVE SUMMARY

The Federation of State Medical Boards (FSMB) is a national non-profit focused on providing support and services to medical licensing boards throughout the United States and its territories. Among those services is the Federation Credential Verification Service (FCVS), an NCQA-certified credential verification platform that is utilized by physicians and physician assistants seeking medical licensure and credentialing. Efforts to improve this service and to embrace the use of current and best practice technologies will reduce the process needed to create and verify medical credentials, both FCVS and the industry as a whole, do not utilize available technology to their fullest potential and require change to meet the need of the healthcare market of the future.

This realization led the FSMB to undertake a series of activities, including the evaluation of existing and emerging technologies for use in a new credential verification platform, a well-attended engagement with a variety of stakeholder to discuss how best to collaborate to create not only individual, but systemic, change that make the credentialing process more efficient both to an individual as well as between actors or to the detriment of the patient.

This paper reviews Digital Signature, Open Badge and Blockchain technology and provide commentary

1. INTRODUCTION

Credentialed professionals play an important role in the social formation and maintenance of social order. Credentialing is



Within the United States, the Uniform Electronic Transactions Act (UETA) and the Electronic Signatures in Global and National Commerce Act (ESIGN) establish legal and functional equivalence between paper-based transactions and digital transactions. Importantly, this combination of state and federal law governing electronic transactions does not specify a particular technology required for Electronic Signatures. The law allows the parties in the transaction to mutually agree on the use of any method of authentication that meets the need and security concerns inherent to the particular transaction. The digital medium used does not affect the legal significance of the transaction.

THIRD PARTY STANDARDS WITHIN HEALTHCARE

credential or a recognized entity which is able to verify the record of employment. By the late 1990s, Joint Commission standard required primary source verification for all licensed independent practitioner, a requirement that has been expanded to include most healthcare providers, including nurses and other allied health professionals. Primary source verification confirms that an individual possesses a valid license, certification, or registration to practice a profession when required by law or regulation. The Joint Commission Accreditation Manual defines primary source verification as verification of an individual practitioner's reported qualification to the original source or an approved agency of that source. Methods for conducting primary source verification of credential include direct correspondence, documented telephone verification, etc. or electronic verification from the original qualification source, or reports from credential verification organizations (CVO) that meet Joint Commission requirements.

Secure electronic verification from the original qualification source remain undefined, but applying principle of electronic transaction law, a credential produced in a digital format should be acceptable so long as the integrity of the digital credential can be verified. It is critical for the elemental nature of services within healthcare and the reliance in its delivery can determine whether the credential is authentic, numbered, and secure.

Similarly, NCQA standard focus on procedural integrity and the ability to authenticate information that is essential to public safety. NCQA standard require an organization to verify elements such as license, registration and DEA certification and the same credentialing reports are reported to a third party. Acceptable documentation that meets the standard include typed, digital, electronic, scanned, or photocopied

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Digital Signatures with PKI do three things that are essential if their use will be found acceptable by

CERTIFICATE AUTHORITIES

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CONCLUSION

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2.2 OPEN BADGES

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Open Badge a, ro e in 2011, o mee, the need of an increa ing, l fragmen, ed and informal ed caion and labor marke, p, lace. Adoption ha been highe s, for micro-credentialing, non-formal learning, and profe s, onal de elopmen, s e ca e. In, itial, l spearheaded b the Mo, illa Fo ndaion, v bh a gran, s, from the MacAr, s, h r Fo ndaion, the Open Badge s, andard ha been main, ained b the IMS Global Learning Con s, i m i, fice Jan ar 1, 2017.

Open Badges are image files in SVG or PNG format connected to a hosted JSON data file and Issuer Profile. The specification allows for badges to be cryptographically signed by the issuer using a Digital Signature (see Section 2.1); however, this is not required. In practice, most issuing authorities do not sign badges. There is a specification and a community around the additional elements enabled in managing and maintaining the signing key for validation. With this in mind, the remainder of this Report will refer to digital signed and unsigned badge templates as they are known.

Open Badges employ a data schema which is required to be optimized for specific educational contexts, which include a description, an image, and criteria narrative. Extension to Open Badges allow for expanding this limited data to include other types of data such as text, array, list, boolean, and more. Extensions provide a great deal of flexibility but do require significant coordination between parties if the extensions are intended to be used as a standard. An example of this in medical credentialing would be a standard form used to verify identification.

The IMS Global Learning Consortium has a free, independent Open Badge 2.0 verifier at <http://openbadge-validator.imsglobal.org>. IMS also provides a process which vendors can be certified for compliance with the Open Badge 2.0 standard. Certification of vendors can be renewed on an annual basis paying the certification process and paying an annual fee.

The Open Badges framework relies on a signed information set, host, and issuer badge for full verification. While this is acceptable in many situations, the reliance on a single, signed source makes it possible for badges to be lost or modified by either the issuer or an attacker after issuance of an Open Badge. Hosting of badge templates allows the option of storing the data within an Open Badge, and this information would be viewable by the public.

OPEN BADGES USE CASES

A more appropriate use for Open Badge is recording professional achievements, course completion, digital literacy, and professional skill development, and attainment of personal goals. A report funded by the U.S. Department of Education's Office of Vocational and Adult Education (OVAE) found that Open Badge is not particularly promising for certifying the skill of adult learner in a basic education program or for those who have obtained specialized skill techniques. It also does not create formal credentials, such as the certificate of skill obtained during the course of military service.

CONCLUSION



BLOCKCERTS

The breakthrough promise of blockchain technology is the ability of individuals to directly own, share, and validate their digital assets. The digital assets that include money, like cryptocurrencies, or other assets, like credentials. Credentials that may be owned and shared using blockchain technology include land titles, intellectual property, will, insurance documentation, identity record, e.g., driver's license and passport, health record, verified resume, employment verification, and academic credentials. Although legacy digital record formats like PDF and Digital Badge may be stamped on a blockchain for later verification, the characteristic of the blockchain network has prompted the development of new record formats that take full advantage of the blockchain's unique and inherent characteristics.

Blockcerts is a global open standard for blockchain records that employs many of the characteristics of Open Badge and PDF while enabling more certain and verifiable digital ownership, pairing, sharing

DIFFERENCES BETWEEN BLOCKCERTS AND TRADITIONAL OPEN BADGES

Blockcerts is a developed based on the Open Badge specification for digital record described in Section 1.2. However, Blockcerts make several changes to the Open Badge specification which allow to be used for the verification of a wider range of high-stake claim and private data.

Flexible Form Factor. A flexible document display is embedded in the Blockcerts JSON file. This offers more flexibility than relying on a single, static image and also allow the record to be generated many different reliable display. Accordingly, Blockcerts can be easily used to represent an designed form factor such as a diploma, transcript, professional certification, license, and other.

Display Integrity. The Blockcerts code generating the credential display is cryptographically signed by the issuer. This means the integrity of the digital Blockcerts display is verified during the verification process. By contrast, Open Badge is an image display so points to the real credential, which is defined as a hosted JSON data. This separate display and data, allowing for change to the display of the badge without affecting verification. For work or tasks that need a reliable human-readable version of the signed credential, Blockcerts are preferable.

Digital Signatures. While few Open Badges are digitally signed in practice, Blockcerts are digitally signed by default. This ensures document integrity and issuer authenticity verification. Where badges are signed, both the image and the signed JSON data which hold the badge data.

Online Sharing and Verification. Signing Blockcerts allow for ongoing verifiable display of record whenever they are hosted or not. A Blockcerts manifest, of course, be hosted for easier online sharing via a link. However, if the hosted version of the Blockcerts is removed, the Blockcerts can still be viewed and verified using only the JSON file. Because the Cleo noClif-2 (h- 533 BDC)-25.9 (ma)13 ()38.9 (, of c)-2 (o3

to identify whether or not their provider is in full compliance with open standard. This can be easily checked by using whether or not a blockchain credential is issued by the provider, either through the Blockcerts University or Verifier at blockcerts.org.

A NOTE ON CREDENTIAL WALLETS

2.4 DIGITAL CREDENTIALS COMPARISON TABLE

	Digital Signatures (DocuSign)	Open Badges	Blockcerts
In Use Since	1977 Contain electronic information in multiple permutations with increasing level of security.	2011 Most current standard as of report publication is Open Badge 2.0.	2016
Format	PDF Fixed layout document containing text and image data together in a human-readable digital format.	PNG and JSON Fixed image format with all content in a single file. This image may point to hosted JSON data about the badge.	JSON Contain both text and image data and can generate an image of digital format for web, mobile, and print.
Data	Flexible data format.	The standard OB framework contains a core set of data, expandable with OB extension.	Flexible data format. Current standards with OB core data set.
Timestamping	Yes	Yes	Yes
Data Integrity & Tamper Evidence	Yes Digital signatures and digital tamper evidence of both digital and supporting metadata.	No Hosted content could be modified by the issuer and still pass verification.	Yes Digital signatures and blockchain hashing digital tamper evidence of both digital and supporting metadata.
Credentials Type/Ideal Use Cases	Legal agreements between multiple parties; high-stake credential; diploma and degree; academic transcripts; will; professional licenses; property and vital record (birth/death/marriage certificate); proof of inheritance.	Micro-credential representing a single skill or achievement; course completion, skill attainment, or milestone achievement.	High-stake credential; diploma and degree; academic transcripts; verification of past education; professional licenses; property and vital record (birth/death/marriage certificate); ID card; driver's license; passport; proof of inheritance.
Shareable (Online & Peer to Peer)	Yes	Yes	Yes

	Digital Signatures (DocuSign)	Open Badges	Blockcerts
Revocable	No. An authority signing the document will not revoke, or invalidate, the Digital Signature if the document has already been digitally signed by the authority.	Yes	Yes
Expirable	No. Certain document signing or the Digital Signature already made by the signer of the document.	Yes	Yes
Legally Enforceable	Yes	Unsigned badges are	

2.5 AN EYE TOWARD THE FUTURE

The future of credentialing and technological standard employment environments and applications remain fluid. The following section highlights one area of focus, especially relevant to those who are looking at long-term viability of their chosen mode of digital education.

W3C VERIFIABLE CREDENTIALS

While this Report is focused on available technologies, it is important to note how the pace of change will help influence the choices that are made in the future. Therefore, this Report anticipates the ongoing work of the World Wide Web Consortium (W3C) for Verifiable Credentials. The eight of major players (Microsoft, Mastercard, Sorin, Learning Machine) contributing to or committing to the Verifiable Credential schema suggest that it will be a major standard for digital credential in the future.

The W3C is the primary international standard organization for the World Wide Web. Originally formed by Tim Berners-Lee in 1994, the standard organization has grown to 476 members as of October 2018. In 2013, the W3C Credential Community Group began work in the credential space with the intent of enabling the secure representation of verifiable information on the Web. This initiative eventually followed by the Rebooting Web of Trust Community and W3C Verifiable Claim Working Group, since renamed Verifiable Credentials.

This Report anticipates the regulation of Distributed Ledger Technology (DLT) and the changing role of Trust Service Provider under a decentralized framework. Section 17 explicitly reference Blockcerts as a realizable application of blockchain-based certification.

In the United States, multiple states, including Arizona, Tennessee, and Nevada have passed legislation to enhance the legal validity of smart contracts and Digital Signatures anchored in blockchain. However, the Uniform Law Commission and the Digital Chamber of Commerce, a blockchain advocacy group, argue that existing law provides sufficient legal ground for the acceptance of blockchain-based smart contracts and Digital Signatures. However, the barriers created in the legal system remain to be seen, but it is likely, given the similarities in the technologies involved, that case law will prove analogous to those already litigated over Digital Signatures.

3. RECOMMENDATIONS & CONCLUSION

The process of issuing and maintaining the credential, like many administrative functions, is deeply rooted in the past and may not be able to meet the need of the current and future healthcare environment. The current state of physician licensing and credentialing inefficiency, has become a concern, and given the support of an individual credential foundation and 2014 (H.R.)-9 (Section of) 0.5 (the) 4 m BT.047 T

change that specifically address the inefficiency and barrier.

To achieve the promise of the technologies highlighted in this Report, there must be a review of willing to see all the process and implement change that specifically address the inefficiency and barrier. The barrier not only slow down the process for the physician and the end-user of physician credential but also compromise public safety and data within healthcare propagation gap in the data available to regulate and credential specialists, which is inhibiting access (Section of) 6 (e)

organization, they work, federal and state regulation, and the system a gap hole. Recognizing the need

professional from the daunting collection and review of paper-based documents and allow their efforts to focus on staff management, ongoing compliance and enforcement efforts, and improved quality standards. The research in this paper shows there are multiple technical solutions that meet legal and regulatory requirements and address the same time-deliver documents portability, independence, and the level of trust patients expect in modern healthcare delivery model.

Digital credentials may free up state licensing staff or medical staff professionals from the daunting collection and review of paper-based documents and allow their efforts to focus on staff management, ongoing compliance and enforcement efforts, and improved quality standards.

Beginning now, the FSMB is an early mover; however, it will adopt and maintain an evolutionary approach. It will be so proactive in its efforts to not only credential their basic elements to allow them to be delivered individually. For the FSMB, this step is required in order to adjust its work and delivery products to meet future needs. The changes are made with a clear understanding that the mechanisms to deliver the documents will change over time. *It is expected that the first incarnation of these documents will be delivered using digital certificates.*

For organizations considering adopting a new model, it is worth considering the following maxim that have been identified through recent FSMB projects and collaboration in the credentialing space:

The digital transformation in credentialing is still in its early days, and the FSMB look forward to working with our constituents, including the medical board, other creators of certified documents, and the educational institutions who often act as a source information provider and who are all looking at new models of delivering and confirming credentials. If the potential of digital credentials to provide

GLOSSARY

Asymmetric Cryptography: The use of public and private keys to encrypt and decrypt data. The keys are a set of large numerical strings that have been paired together but are not identical (asymmetric). One key in the pair can be used by either one; it is called the public key. The other key in the pair is kept secret; it is called the private key. Either of the keys can be used to encrypt a message; the opposite key from the one used to encrypt the message is used for decryption.

Blockchain: A type of distributed ledger in which modifications to the ledger are appended as blocks of transactions, ordered sequentially in time. Once a block has been appended to the series of previous blocks, it is cryptographically signed, replicated across nodes running the database protocol, and can no longer be altered by any database user. In other words, a blockchain can be thought of as an append-only, immutable database of transactions. Blockchain were originally used to maintain records of ownership of digital currencies, where preventing double-spending (and double-counting). This allowed digital currencies to come into existence for the first time via the Bitcoin protocol. However, the same technology principle can be employed to verify the integrity of and track ownership of any digital asset, including a medical credential.

Certificate Authority (CA): A third-party service which certifies ownership of public keys by issuing Digital Certificates.

Decentralized Identifiers (DIDs): A globally unique identifier that does not require a centralized registration authority because it is registered via distributed ledger technology or other form of decentralized network.

Digital Signature: A means of creating an electronic signature that is unique to the person using it, capable of verification, under the sole control of the person using it, and linked to data in a manner such that if the data is changed, the signature is invalidated.

Distributed Ledgers (DLT): A database that is consistent and synchronized across multiple sites, in different locations or geographies. The participants at each node of the network can access the recording shared across the network and can own an identical copy of it. Further, any change or addition made to the ledger are recorded and copied to all participants. A blockchain is a type of distributed ledger.

JavaScript Object Notation (JSON): A lightweight data-interchange format based on a subset of the JavaScript Programming Language, Standard ECMA-262 3rd Edition - December 1999. JSON is a text-based format that is completely language independent but uses conventions that are familiar to programmers of the C-family of languages, such as C, C++, C#, Java, JavaScript, Perl, and Python.

JSON Web Signature (JWS): A compact signature format intended for space constrained environments, such as HTTP Authorization header and URI query parameter. It represents signed content using JSON data structures. The JWS signature mechanism are independent of the type of content being signed, allowing arbitrary content to be signed.





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