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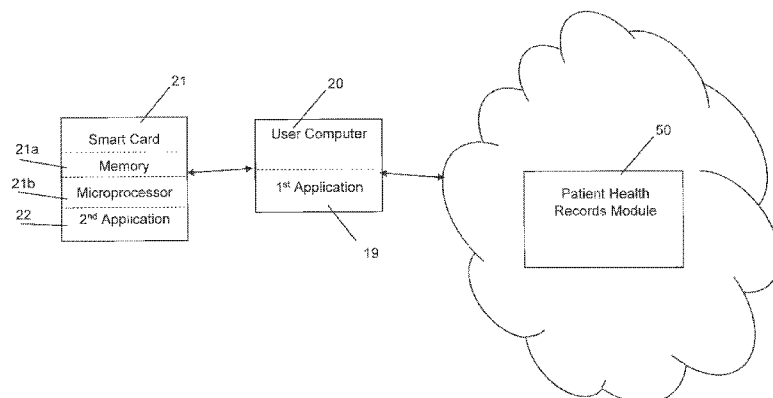
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(54) **Title:** UNIVERSAL ACCESS SMART CARD FOR PERSONAL HEALTH RECORDS SYSTEM

FIG. 1

(57) **Abstract:** An online system and software application and method for transmitting and transporting patient medical records at the discretion of the user between the user's personal health records cloud-based system and point of care physician for the express purpose of receiving medical consultation. Additionally, the system provides the ability to capture, retrieve, transport medical records from point of care physician for return to the cloud based personal records based system with automatic self-parsing and population into the user medical records system. The present invention provides total interoperability of patient medical records information between all present EHR/EMH electronic medical records based systems.