Understanding prior authorization

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If you've ever been to the doctor and needed certain health care services or prescription drugs, your doctor may have told you that a prior authorization is needed from your health care plan. But why? Here's a summary about what this means.

What's a prior authorization?

A It's a requirement in which your doctor is responsible for seeking approval from Blue Care Network before you receive certain health care services.

Why do some services need prior authorization?

A In some cases, there may be a need for prior authorization to make sure certain prescription drugs, medical tests, surgeries and other health services are appropriate for your condition and are medically necessary. If a certain service requires prior authorization, and we haven't received the request or we don't approve it, you may be responsible for the cost of the health care service.

Who's responsible for submitting prior authorization?

A Your health care provider is responsible for sending us all the documents needed for prior authorization. Once we receive the request, the review process begins. Even though the doctor will submit the request, you should talk to him or her before receiving any health care services to see if prior authorization is required.

Blue Care Network

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

What services need prior authorization?

Here are some health care services that need approval. **This isn't the full list, so remember to check with your doctor to see if there are prior authorization requirements before you receive any health care services.**

- Some radiology services
- Inpatient care
- In-lab sleep studies
- Skilled nursing facility care
- Transplant procedures, such as solid organ or bone marrow transplants
- Rehabilitation therapy
- All behavioral health and substance abuse services
- Gender reassignment surgery
- Procedures that may be cosmetic, such as breast reduction or removing scars or excess tissue from your eyes or abdomen
- Physical therapy, speech therapy and occupational therapy
- Weight-reduction procedures
- Infertility services
- Some joint surgeries
- Durable medical equipment
- Services from out-of-network doctors or health care professionals
- Procedures that may be experimental or investigational
- Genetic testing
- Cardiology procedures
- Radiation therapy

What if my prior authorization request is denied?

If the prior authorization requirement request your doctor submits is denied, you have the right to appeal the decision. You'll receive a letter that says your request was denied and the reason, plus information that explains how you can appeal.