

Getting Prior Authorizations

What is a Prior Authorization?

- Some insurance companies require you to get their approval before you get medical care or prescription drugs.
- **This is called prior authorization, pre-authorization, prior approval or pre-certification.**
- If you do not get prior authorization, your health insurance company may not pay for your care.

What Types of Medical Care Require Prior Authorization?

- Medical care that often requires prior authorization includes **drugs, tests, and medical procedures.**
- Prior authorizations are often used when a test or treatment may be unsafe when combined with other medications, should only be used for specific health conditions, or has a lower-cost option available.

Who's Responsible for Getting the Prior Authorization?

- Sometimes, your health care provider will start and coordinate the prior authorization process for you.
- However, **you may be responsible** for getting the prior authorization yourself.
 - In this case, it is important that you review your health plan documents or **call your health insurance company directly** to find out **what products and services require prior authorization**, and **your health insurance company's specific process for getting prior authorization.**

What Can You Ask Your Healthcare Team?

QUESTIONS



Are there any prescription drugs or medical care I am getting that require prior authorization? I want to make sure my insurance plan will cover my care.



Will you submit the Prior Authorization for me? Is there any part of the process I am expected to take care of?



Is there any information I can provide to help with the prior authorization process?

WHY IT MATTERS

Starting this conversation early and letting your doctor know cost is a priority may help them to proactively start the process

Figuring out what the doctor will take the lead on, and what you're responsible for, will establish clear expectations and next steps

You may have additional information about your medical history that can be helpful in the prior authorization process

