

Prior-Authorization for Benefit Coverage

CARE MANAGEMENT: Prior-Authorization for Benefit Coverage

At Northwind Health, Contoso's employees have access to a variety of healthcare benefits, including coverage for medical, vision, and dental services. With Northwind Standard, employees can also choose from a variety of in-network providers for their care. However, in order to get the most out of their benefit coverage, employees should be aware of the prior-authorization process for certain services and treatments.

Prior-authorization is a process in which Northwind Health requires Contoso's employees to get approval from their plan before receiving certain services or treatments. This process helps ensure that the care is necessary and medically appropriate. If prior-authorization is not obtained, the employee may be responsible for the full cost of any services or treatments that are received without approval.

Some services or treatments that may require prior-authorization include, but are not limited to, hospital stays, certain medical procedures, durable medical equipment, and certain prescription drugs. In order to obtain prior-authorization, the employee's physician must submit a request to Northwind Health. The request will then be reviewed by Northwind Health to determine if the service or treatment is medically necessary and if it is a covered benefit under the Northwind Standard plan.

In some cases, Northwind Health may also require that the employee meet certain criteria in order to be approved for a service or treatment. These criteria may include specific medical tests or treatments, lifestyle changes, or other requirements. If the employee is unable to meet the criteria, prior-authorization may not be granted.

There are some exceptions to the prior-authorization process. For example, preventive care services and emergency services are not subject to prior-authorization. In addition, mental health and substance abuse coverage is not subject to prior-authorization. However, out-of-network services are subject to prior-authorization and may require additional cost to the employee.

Here are some tips for Contoso's employees to help them navigate the prior-authorization process:

- Contact your physician's office to determine if prior-authorization is required before receiving a service or treatment.
- Contact Northwind Health to determine if a service or treatment is a covered benefit under Northwind Standard.
- Ask your physician to submit a request for prior-authorization as soon as possible.
- Understand the criteria that may be required for prior-authorization and be prepared to meet those criteria if necessary.