

UnitedHealthcare Prior Authorization Strategy Guide

Navigate UHC's complex authorization requirements efficiently

Understanding UHC's Authorization Tiers

UHC uses a tiered approach to prior authorization that varies by plan type and service category. Knowing which tier applies to your specific situation is critical for timely approvals.

Tier 1: Urgent (Life-Threatening)

- Response time: 24 hours
- Phone authorization accepted
- Retroactive review allowed in true emergencies
- Appeals fast-tracked

Tier 2: Urgent (Non-Life-Threatening)

- Response time: 72 hours
- Electronic submission preferred
- Clinical documentation required upfront
- Partial approvals common (require follow-up)

Tier 3: Standard

- Response time: 14 business days
- Full medical records required
- Peer-to-peer review available on denial
- Appeals timeline: 30 days

High-Denial CPT Codes (UHC-Specific)

These codes require extra documentation to avoid automatic denial:

- 99285 (Emergency dept, high severity) - 18% denial rate
- 93000 (ECG complete) - 12% denial rate when bundled
- 99214 (Office visit, moderate) - 15% denial when medical necessity unclear

The 5-Minute UHC Authorization Checklist

Before submitting ANY UHC prior auth:

1. Verify plan type (Commercial vs Medicare Advantage vs Medicaid)
2. Check CPT code against UHC's "Auto-Deny" list (update monthly)
3. Confirm medical necessity language matches UHC's policy wording exactly
4. Include relevant diagnosis codes (ICD-10) - UHC cross-checks these
5. Note provider NPI and verify network status (out-of-network = automatic denial)

Denial Recovery Strategy

When (not if) you get denied:

- Request peer-to-peer within 48 hours (don't wait for written denial)
- Cite specific UHC policy language in your appeal
- Include comparative effectiveness data if available
- Escalate to medical director after 2nd denial

Pro Tip: UHC's authorization portal has a "saved templates" feature. Create templates for your most common procedures with pre-loaded medical necessity language. This cuts submission time by 60%.