

## Understanding your benefits will help you get the most from your plan.

### **GETTING APPROVAL**

It is always a good idea to check your benefits, so you know whether a service is covered and confirm your doctor is in your plan's network. You may also need approval for some services and medications.

Getting approval in advance is called "prior authorization" or "PA".

Prior authorization, sometimes called pre-certification, is how Blue Cross and Blue Shield of Minnesota makes sure the treatment your doctor prescribes is medically necessary and helps ensure you are receiving proper care.

#### How do I get a prior authorization?

# WE ARE HERE TO HELP

Call the customer service number listed on the back of your member ID card to:

- Check your benefits and make sure your doctor is in network
- Check whether prior authorization is necessary
- Check the status of a prior authorization

Prior authorization is required for various services, procedures, prescription drugs, and medical devices. Services needing a prior authorization can vary depending on the type of health plan you have.

- In most cases, the doctor who schedules the service or procedure will obtain the prior authorization.
- Whenever possible, get prior authorization before receiving treatment or check that your doctor has gotten approval. If you do not have approval before the service, you might have to pay for the cost.
- You will receive a letter in the mail letting you know if your prior authorization was approved, denied or if more information is needed from your doctor.

If you haven't gotten your letter before your scheduled medical service, please call Blue Cross customer service and we can check on the status of the request.

#### What services may need a prior authorization review?

Below are examples of some procedures that require prior authorization. It is not a complete list, and it changes frequently, so it is important to make sure your service is covered prior to getting care.

- Cardiology (ablation, stress test, advanced imaging, diagnostic and implantable device services)
- Medical oncology (chemo and supportive medical specialty medications treating active cancer diagnosis)
- Molecular lab (breast cancer (BRCA) gene testing, fetal chromosomal testing, molecular pathology)



- Getting the right care at the right time
  - Musculoskeletal (spinal injections for pain management; knee, hip and shoulder surgery; fusions)
  - Radiation therapy (surgical procedures such as mastectomy; radiation procedures such as 3D CRT and IMRT; surgical or radiation treatment of cancers)
  - Radiology advance imaging (MRI, MRA, PET, CT, and Nuclear Studies)
  - Sleep (sleep study, machine and supplies; apnea testing)
  - Transplant services
  - Some surgical procedures
  - Some behavioral health assessments and treatments
  - Certain medicines including injectables and intravenous therapies
  - Prosthetic supplies
  - Some medical equipment and devices including oxygen and wheelchairs
  - Some services may require a prior authorization to continue receiving the service after a set number of visits such as acupuncture and home health visits.

Go to **bluecrossmn.com/priorauth** for a more complete list of services and medications or call the number on the back of your member ID card.

Pre-admission or prior authorization/pre-certification notification is not a guarantee of payment. Benefits quoted are a general outline of coverage and are subject to all provisions and limitations in the subscriber's contract. Inpatient hospitalization must be medically necessary and be the appropriate level of care for the procedure or condition being treated. You may be required to provide additional clinical information