



Precertification

Key To Your Good Health

Yukon Koyukuk School District

Precertification plays an important role in ensuring that you and your family members receive quality healthcare when and where you need it. Yet precertification can feel intimidating, particularly when the medical care is urgent and critical. That's why it's important for you to learn about precertification before it's necessary.

At least seven to ten days, or as soon as possible before you have surgery, are admitted to a hospital or require any of the services or procedures listed below, simply ask your doctor to call Medical Rehabilitation Consultants (MRC) at **1.800.827.5058**. This toll-free number is printed on the back of your Yukon Koyukuk School District Healthcare Plan ID Card. When precertification isn't possible due to an accident or the sudden onset of an illness, your doctor must call MRC within 48 hours after treatment begins, or on the next business day.

It's easy to precertify

Once you become familiar with the precertification process, you'll appreciate its importance, understand why and when it's required, and know how to obtain it. Precertification is performed by a team of medical management specialists. The team determines whether a treatment plan proposed by a physician is appropriate for the patient's condition and meets the generally accepted definition of medical necessity or being medically necessary. In their review, the medical management team considers three factors:

- The proposed treatment for the specific medical condition.
- The location or setting of the treatment (e.g., inpatient or outpatient).
- The length of stay or duration of treatment.

After these factors have been addressed, the medical management team considers whether the treatment is the most cost-effective. When their review is complete, the team will promptly notify you of their determination. The team sometimes requires a second opinion before approving a treatment plan. The second opinion is not subject to a copay or deductible.

When in doubt, precertify

Your physician's office or hospital often will request precertification for you; however, you are ultimately responsible for initiating the process. You may face reimbursement problems if precertification is not obtained in a timely manner.

- **Inpatient admissions including Inpatient admissions to a Skilled Nursing Facility, Extended Care Facility and Rehabilitation Facility** - You should notify MRC at least 10 business days, or as soon as possible, before hospitalization to obtain certification of medical necessity for the admission, including the number of days of hospital confinement.
- **Emergency admissions.** When you're admitted to any hospital due to an emergency, you should notify MRC within two business days, or as soon as possible, to obtain certification, including the number of days of hospital confinement. In any event, you must notify MRC before being discharged from the hospital.

- **Additional hospital days.** If your doctor believes that it's necessary for you to stay in the hospital longer than the number of days that were originally certified, notify MRC again to obtain certification for the additional days.
- **Durable Medical Equipment.** In excess of \$1,000 (purchases) and \$3,000 (rentals)
- **Transplants.**

If there is any question as to the medical necessity for a medical procedure, you or your provider can contact MRC and they will review the procedure for determination.

Additional procedures and treatment may require review. If you are in doubt as to whether or not a treatment or procedure not involving hospital admission is medically necessary, have your provider contact MRC.

CAUTION: Failure to comply with the UR precertification requirement may reduce the benefits otherwise available under the plan. It's your responsibility to make sure that MRC is contacted when necessary.

If a surgical procedure is performed on an inpatient basis and it's later found that the inpatient setting wasn't medically necessary, any portion determined to be not medically necessary will be denied. The best way to avoid this is to precertify all inpatient hospital stays in advance.

Don't delay seeking medical care for any covered person who has a serious condition that may jeopardize his life or health because of the requirements of this program. For urgent, emergency admissions, follow your physician's instructions carefully, and contact MRC 48 hours after treatment begins, or on the next business day. No penalty will be applied to your benefits if contact is made within this time period.

Since the plan doesn't require you or a covered dependent to obtain approval of a medical service prior to getting treatment for an urgent care or emergency situation, there are no "pre-service urgent care claims" under the plan. In an urgent care or emergency situation, you or a covered dependent simply follow the plan's procedures following the treatment and file the claim as a "post-service claim." To precertify, please call **1.800.827.5058**.

You have a right to appeal

If you or your doctor aren't satisfied with the decision of the Medical Management team, you have a right to appeal this outcome. You can find steps for the appeal process in your health plan booklet.

If you have any questions about precertification, we can help. Simply call Meritain Health Customer Service at 1.866.808.2609 or visit your member website at www.meritain.com.

This material is being provided as an informational tool. It is recommended that plans consult with their own experts or counsel to review all applicable federal and state legal requirements that may apply to their group health plan. By providing this publication and any attachments, Meritain Health is not exercising discretionary authority over the plan and is not assuming a plan fiduciary role, nor is Meritain Health providing legal advice.