

Precertification is Key to Your Good Health



RESOURCE ROADMAP | FOR COVERED MEMBERS OF THE MCUL TRUST

What is Precertification?

Precertification is the process of obtaining prior authorization for certain types of hospitalizations, procedures, or surgeries. It plays an important role in ensuring that you and your family members receive quality healthcare, when and where you need it. That's why your plan includes the added expertise of Medical Rehabilitation Consultants (MRC).

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.

Notify MRC at least 7 business days before planned hospitalizations or scheduled inpatient surgery or any outpatient surgery performed in a hospital setting or free-standing surgical facility.

In the case of a medical emergency that requires admission to a hospital or a specialized facility, MRC must be notified within 2 business days following the admission. Do not delay seeking medical care for any covered person who has a serious condition that may jeopardize his/her life or health because of the requirements of this program.

In addition to making sure precertification needs are addressed, it is in your best interest to utilize the PPO network when choosing healthcare providers and facilities. Questions regarding the PPO network can be answered by calling EBMS at 800-777-3575.

Precertification and post-certification are not a guarantee of eligibility or payment of benefits. It only means that the plan or its authorized representative has determined that your medical treatment plan and/or hospital admission is medically necessary. Benefit payments are subject to the eligibility and other terms, conditions, limitations, and exclusions of the plan in effect at the time services are provided.

You Have a Right to Appeal

If a claim is denied based in whole or in part on a precertification, you have a right to appeal the determination. The appeal process is described in your summary plan description.

Procedures or services that require precertification include, but are not limited to:

- Inpatient hospital admissions
- Inpatient and outpatient surgical procedures
- Home health care and Hospice care
- Inpatient admissions to free-standing mental disorder/substance abuse facility
- Injectables and Dialysis
- Transplants
- Durable medical equipment over \$2,000
- Travel expenses
- Genetic testing

The Trust encourages all members to call MRC with any questions about precertification for any upcoming treatments or procedures; they will be happy to answer your questions and assist you with the process.

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