

Weekly Wellness

FROM THE MCUL Group Benefits Trust



MCUL Trust Tips

Occasionally, the Trust will receive a message from a frustrated member asking why their claim was denied. We understand this frustration and want to prevent this scenario. So, this week we are discussing why it is so important to **pre-certify** medical services and supplies prior to receiving certain services and prior to a hospital admission.

What is **Pre-Certification**? Benefit payments are always subject to member eligibility and all other terms, conditions, limitations, and exclusions of the Plan Document in effect at the time services are provided. Pre-Certification is the process of obtaining prior authorization for certain types of hospitalizations, procedures, surgeries, and supplies. This allows you to confirm that your treatment plan and supplies are Medically Necessary and are covered benefits as laid out in the [MCUL Trust medical Plan Document](#). This process is designed to protect both the members and the Trust. We want to make sure that the Trust is paying for covered services and supplies when they are Medically Necessary and our members are getting the medical care they need without incurring extra, unexpected costs that their plan does not cover.

The MCUL Trust medical Plan Documents require pre-certification in certain situations, and, in the case of an emergent situation, pre-certification must occur following the admission. The member (not the doctor or hospital) is responsible for making certain this process is completed. The following are examples of when pre-certification is required. This list is not all inclusive, so when in doubt, pre-certify!

- Inpatient hospital admissions
- Inpatient and outpatient surgical procedures
- Home health care and hospice care
- Inpatient admissions to a free-standing mental disorder/substance abuse facility
- Injectables and dialysis

Following the rules and pre-certifying your medical services will make the medical claim payment process a little bit easier on you!

PRE-CERTIFICATION IS EASY.

How do you make sure services, surgeries, or supplies are pre-certified? Or, in the case of an emergency, how do you certify the services? Follow these two steps:

1. Maintain your plan eligibility. You are required to work a specific number of hours each week to stay eligible. Since each credit union sets their own policy, reach out to your HR team if you have questions.
2. Contact [Medical Rehabilitation Consultants \(MRC\)](#) prior to receiving services and prior to a hospital admission to pre-certify your services, surgeries, or supplies. You can also call them at [800-827-5058](#). If you experience an emergency, contact MRC as soon as possible following the admission.

Once completed, you and your provider will receive a letter from MRC confirming the results of your certification process.

That's your MCUL Trust Tip for the week, in next week's Trust tip, look for information on the Trust business partner that manages pre-certification.



This publication from Montana's Credit Unions and the Montana Credit Union League Group Benefits Trust is part of the wellness program we provide to Montana credit union professionals and their family members. For more information on the Trust, call us or visit our website.

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