

How Prior Authorization Works

Blue KC wants you to receive the most effective, appropriate care and treatment available. We also want to protect you from incurring additional or unnecessary costs. That's why we require your healthcare provider to get approval—also known as prior authorization—for certain services.

When authorization is required

- All scheduled medical and surgical admissions
- Certain prescription drugs
- Out-of-network services
- Dental implants, bone grafts/reconstruction, orthognathic surgery
- Blepharoplasty
- Cochlear devices
- Breast surgery
- Genetic testing for breast and colon cancer
- Cancer care
- Insulin pumps
- Organ and tissue transplants
- Wheelchairs or power operated vehicles
- Cardiac procedures and devices
- Bariatric surgery
- High tech imaging
- In-lab sleep studies
- ENT procedures
- Gender affirmation
- Pain management
- Durable medical equipment (DME) items, including: wheelchairs, power operated vehicles, speech generating devices, insulin pumps, bone growth stimulators and more.
- Home health
- Home infusion services

When authorization is NOT required

- Emergent admissions or procedures
- Most 23-hour observation admissions

Requesting prior authorization

Your healthcare provider will submit a request for prior authorization via an electronic form, phone or fax (contact information is on the back of your member ID card). Blue KC processes requests within 36 hours, which shall include one working day of obtaining all necessary information regarding a proposed admission, procedure, or service.

IMPORTANT: Prior authorization requests for prescription drugs can only be submitted by your physician via an electronic form, found by visiting: [BlueKC.com/consumer/find-a-form.html](https://www.bluekc.com/consumer/find-a-form.html)

Information needed

To ensure the authorization process is as quick and efficient as possible, we highly recommend that the physician's office submitting requests have the following information:

- Recent clinical information including prior tests, lab work and/or imaging performed related to this diagnosis
- Working or differential diagnosis and notes from your last visit related to the diagnosis
- Your name and address
- Type and duration of treatment performed
- Your Blue KC member ID number
- Provider name, address, tax ID, and NPI

When authorizations are approved

When the service has been approved, an approval letter and authorization number is faxed to the ordering physician or facility. A copy of this information is also mailed to the member.

It's the responsibility of the ordering physician or facility to complete the pre-service authorization process for your scheduled medical procedure. They can obtain verification by emailing prior_auth@bluekc.com.

IMPORTANT: Authorization from Blue KC does not guarantee claim payment. Services must be covered by your health plan and you must be eligible at the time services are rendered. Claims submitted for unauthorized procedures are subject to denial.

When authorizations are denied

Should a service be denied, Blue KC will notify the ordering physician or facility via fax, and will contact you in writing to provide a reason for the denial and information about how you can appeal the decision. This communication begins the appeal options per current state policy. Blue KC also offers the ordering physician a consultation with a Blue KC Medical Director, known as the peer-to-peer process. The peer-to-peer process must be initiated within two business days of the denial notice and completed within seven days.

Blue KC works with various third-party partners to assist with prior authorization.

To find a comprehensive list of services that require prior authorization, log into [MyBlueKC.com](https://www.MyBlueKC.com), click Plan Benefits > Prior Authorization.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting [MyBlueKC.com](https://www.MyBlueKC.com) and clicking on **Plan Benefits**.