

Prior Authorization policy changes related to COVID-19

Prior authorization (PA) continues to be one of the top administrative burdens as it impedes with the quality of patient care and creates unnecessary costs for dermatologists. There is no standard way of submitting a prior authorization, especially with several insurance company rules in place.

The AMA has gathered [prior authorization policy changes](#) related to COVID-19. The AAD|A is tracking these changes and have listed dermatology related details below. This list will be updated accordingly.

<u>Plan</u>	<u>Details</u>
Aetna	<p>Elective procedures: Aetna continues to require PA and to review PA requests for elective procedures; providers are responsible for complying with applicable state directives that restrict elective procedures.</p> <p>Referrals: As of 8/13/20, Aetna has suspended PCP referral requirements for Medicare Advantage plans</p> <ul style="list-style-type: none"> • This policy change is to address circumstances where PCP offices are closed due to COVID-19 • Standard PCP referral requirements remain in place for commercial plans. <p>Extension of PA approval windows: Beginning 4/27/20, Aetna is extending the duration of new PAs</p> <ul style="list-style-type: none"> • PA requests for commercial members will be approved for 9 months instead of the standard 6 months (call Aetna for extension on existing 6-month approvals) • PA requests for Medicare Advantage members will be approved for up to 9 months, but not longer than the end of the plan year
<p>Blue Cross Blue Shield Association:</p> <p><u>All 36 BCBS plans</u></p>	<p>BCBS will waive prior authorizations for diagnostic tests and for covered services that are medically necessary and consistent with CDC guidance for members if diagnosed with COVID-19 for fully insured, individual, and Medicare members.</p>

	<p><i>Not clear what constitutes “medically necessary covered services.”</i></p>
	<p>BCBS will expand access to telehealth and nurse/provider hotlines.</p>
<p>Blue Cross Blue Shield Association:</p> <p><u>Anthem</u> (CA, CO, CT, GA, IN, KT, ME, MO, NH, NV, NY, OH, VA, WI) - additional policy updates</p> <p>Note: Most Anthem plans have implemented additional policy changes, including suspension or extension of certain PAs. For more information, visit the relevant state-specific provider communications page at https://providernews.anthem.com/state (e.g., https://providernews.anthem.com/georgia)</p>	<p>Transfers: PA requirements suspended for patient transfers.</p> <p>Effective 6/4/20: Extension of existing PAs: Anthem affiliates are temporarily extending PAs on elective inpatient and outpatient procedures issued before 5/30/20. <i>Duration of extension not specified and will vary by plan.</i></p>
<p>Blue Cross Blue Shield Association:</p> <p><u>Health Care Services Corporation</u></p>	<p>Transfers: PA waived for transfers to in-network.</p> <p>Extension of existing PAs: Previously approved PAs for certain elective procedures, therapies, and home visit services extended until 12/31/20.</p>
<p>Centene</p>	<p>COVID-19 screening/testing/treatment: PA/step therapy not required for medically necessary COVID-19 screening, testing, or treatment services.</p>
<p>Cigna</p>	<p>COVID-19 screening/testing: PA not required for COVID-19 evaluation/testing.</p> <p>COVID-19 treatment: PA not required for “medically necessary treatment” for COVID-19 o PA for COVID-19 treatment follows the same protocols as any other illness based on place of service and plan coverage; PA generally not required for routine office, urgent care, and emergency visits.</p>

	<p>Non-COVID-19 services: Cigna will not deny claims for other services that require PA for failure to secure authorization if the care was emergent, urgent, or involved extenuating circumstances; delays in the timely filing of claims or the ability to request PA due to COVID-19 will be treated as extenuating circumstances in the same way as during a natural catastrophe (e.g. hurricane, tornado, fires, etc.).</p> <p>Extension of elective outpatient PAs: Duration of PAs for all elective inpatient and outpatient services is temporarily increased from 3 months to 6 months o Effective 3/25/20 – 10/31/20 o PA decisions made between 1/1/20 and 3/24/20 will be assessed when the claim is received, and will be payable if it is within 6 months of the original authorization.</p> <p>Extension of medication PAs: Automatic 90-day extension of existing medication PAs set to expire between 4/1/20 and 6/1/20.</p>
Humana	<p>Non-COVID-19 services: Effective 5/22/20, all standard PA and referral protocols are reinstated.</p> <ul style="list-style-type: none"> • For Medicaid and Commercial lines, Humana will continue to monitor and comply with state rules where an executive order exists to suspend authorizations and referrals • Reminder of PA extension for PAs not completed: Humana applied a 90-day extension to the expiration date on PAs approved before 4/1/20
UnitedHealthCare	<p>Extension of PAs for inpatient and outpatient medical services: 90-day extension, based on the original authorization date, of existing PAs with an end date or date of service between 3/24/20 and 5/31/20</p> <p>Does not apply to PAs issued on or after 4/10/20.</p> <ul style="list-style-type: none"> • Applies to existing PAs for in-network and out-of-network medical, behavioral health, and dental services (including many provider-administered drugs). • PAs for inpatient procedures will extend 90 days from the expected admission date. • PA still required for any additional visits or services beyond those approved in the initial PA.

	<p>Member eligibility should be re-confirmed before providing services.</p> <ul style="list-style-type: none"> • When UHC provisions exceed an applicable state mandate, UHC provisions apply.
CVS	<p>Extension of medication PAs: Extension of existing PAs set to expire before 6/30/20 for “most” medications</p> <ul style="list-style-type: none"> • Presumed 90-day extension (“if a current [PA] is set to expire on May 15, the expiration date will be extended to August 15”)
OptumRX	<p>Extension of medication PAs: One-time, 90-day extension of existing PAs set to expire on or before 5/1/20 for medications taken on a chronic basis.</p> <ul style="list-style-type: none"> • Existing PA and renewal requirements remain in place for: <ul style="list-style-type: none"> ○ Drugs with significant abuse potential ○ Drugs dosed for finite durations or intermittently (e.g., hepatitis or fertility agents) • Newly prescribed medications <p>Important: OptumRx selected not to extend the one-time, 90-day extension of existing PAs; standard PA protocols are resumed for all medications requiring renewal after 5/2/20.</p>

List updated on: 10/8/2020