

## Precertification / Preauthorization Guideline

Utilization Review (UR), also referenced as Precertification and Health Service Review, is the evaluation of goods and services for medical necessity as defined by the plan. This guideline addresses only those services requiring preauthorization and is not addressing all aspects of utilization review. Please see your plan document for more detail.

**American Health Holding (AHH)** is the utilization review agency with whom our company has contracted to provide utilization review. It is a URAC accredited utilization review agency, certified in Health Utilization Management, Case Management and Disease Management. AHH tailored its program to meet our specific needs, based on the health product offered, service requested and your state of residency.

AHH toll-free phone number is 866-344-6746.

AHH hours of operation are Monday through Friday, 8:00 am to 8:00 pm, EST.

[AHH Preauthorization Form](#) may be faxed to 866-881-9643

### Products Subject to Utilization Review by AHH

- All medical/surgical plans, whether purchased through an employer or as an individual.
- All short term medical/surgical plans.

### Products Not Subject to Utilization Review by AHH

- Limited Benefit
- Medical Supplement
- Specified Disease
- Long Term Care
- Short Term Disability
- Long Term Disability
- Life

### Services Subject to UR

- Inpatient stays at a hospital or other facility
- Outpatient surgery and Ambulatory procedures:

Arthroscopy Bunionectomy Cardiac Angioplasty Carpal Tunnel Release Cholecystectomy Colonoscopy (diagnostic) Cystourethroscopy Diagnostic Esophagoscopy	Epidural Block Hammer Toe Repair Hemorrhoidectomy Hernia Repair Laparoscopy Lithotripsy MRI of Brain, Musculoskeletal, & Spine	Myringotomy Polypectomy Strabismus Repair Tonsillectomy Tonsillectomy and Adenoidectomy Tympanostomy Upper Gastrointestinal Endoscopy
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### Penalties

Plans that require precertification or preauthorization of services will also often impose a penalty if an appropriate certification is not done. The penalty will depend on your specific plan, and may be a percentage of the benefit or a flat dollar amount.

**NOTE:** This is not an extensive list, but simply a guideline to get you started. We encourage members to review their plan document carefully. If you have any questions about your plan you may call American National toll-free at 800-899-6520, or Standard Life at 888-350-1488. For questions about specific procedures, you may also call AHH at 866-344-6746.

### **Waiver of Preauthorization**

Our company waives preauthorization requirements on insured health products in the in the following states:

- Requests for residents from AR, CA, CO, MD, MN, MO, NC, NJ, NM, OK, OR, TX, VT, and WA.
- Requests for residents from GA and TN for emergency treatment.

Services will continue to be subject to all other health plan provisions.