PRECERTIFICATION REQUIREMENTS

**HOSPITAL ADMISSIONS**

All hospital stays must be precertified by calling the phone number shown on your health insurance identification card.

**To precertify a non-emergency hospital stay**, you (or your doctor) must contact us at least 7 days prior to the date of admission. If your doctor wants to extend the hospital stay past the number of days that were already precertified, you or your doctor must contact us. An extended stay review will be done to precertify the additional days.

**For emergency admissions**, contact us within 48 hours of admission to precertify the admission. This requirement will no longer apply following the renewal of your coverage in 2022.

If you do not contact us to have the hospital stay precertified, or you remain hospitalized longer than the number of days that have been precertified, expenses eligible for coverage will be reduced by $250.00. This reduction applies to each hospital admission that is not precertified.

**OUTPATIENT PROCEDURES**

All outpatient non-emergency surgical or diagnostic procedures must be precertified if they meet one of the following requirements:

* the procedure requires a signed operative consent form authorizing the procedure to be done; or
* the surgeon's fee or cost of the procedure exceeds $500.00.

To precertify the outpatient procedure, you (or your doctor) must call the phone number shown on your health insurance identification card at least 48 hours prior to the date the procedure is performed.

If you do not have the outpatient procedure precertified, expenses eligible for coverage will be reduced by $50.00. Emergency outpatient procedures do not have to be precertified. The precertification process does not determine whether or not expenses are covered under this certificate. The process provides a preliminary review and assessment of the medical necessity, location of services, length of stay, and appropriateness of the proposed admission or procedure.