

Georgia Gold Card Program

Oscar Health Plan, Inc.

Overview

Beginning June 18, 2026, some providers of eligible behavioral health services in Georgia are exempt from prior authorization requirements. These Georgia Gold Card waivers comply with state requirements, are **NPI-specific** and apply to the following:

- Eligible fully insured Oscar commercial Health Plan members
- Accounts that are in-network for identified services

Program Eligibility and Requirements

The Gold Card prior authorization waiver has been granted according to Georgia law (25 HB 197). Practices qualify based on the following criteria:

- Network participation in an Oscar fully insured commercial health plan
- Submitted a minimum of at least 10 eligible prior authorization requests with a 100% authorization approval rate over an annual 12-month measurement period (January–December)

Verify eligibility: Providers can verify member and waiver eligibility online through the [Provider Express secure portal](#) or by calling the number on the back of the member's ID card.

Optum Behavioral Health will continue to review program eligibility. Any changes to the eligibility criteria will be communicated in advance.

How providers will be notified

- **Gold Card qualified:** Optum Behavioral Health notifies qualifying providers of prior authorization exemptions. A notice will be sent electronically after the corresponding evaluation period. It will indicate the services that are exempt from prior authorization.
- **Exemption rescinded:** In the event a Gold Card exemption(s) is rescinded, we will notify you electronically

If you received a prior authorization exemption(s)

Providers who qualify for a Georgia Gold Card waiver will **not** need to submit prior authorization requests for the exempt NPI and select procedure and revenue codes for eligible members enrolled in Oscar fully insured commercial health plans.

Exemption effective date

The prior authorization waiver begins on the date shown on your exemption notification and applies only to new dates of service on or after this date. Services that began before the date shown on your notification must continue to follow the existing authorization requirements.

Submitting claims when you have an exemption(s)

When you receive Gold Card exemptions, you may submit your claims through the normal claims process. Be sure to include your NPI when submitting claims. Not including the NPI will result in claims being denied due to lack of prior authorization.

If you did not receive a prior authorization exemption(s)

If you did not qualify for a waiver, you must continue to submit prior authorization requests for all services that require approval before services are rendered.

Eligibility review timing

Optum Behavioral Health will review Gold Card eligibility and qualifications every 12 months. Any changes to the timing of Gold Card qualification reviews will be communicated in advance.

Questions? We're here to help.

Email Optum Behavioral Health at bh_gold_card@optum.com