

Michigan Gold Card Preauthorization Exemptions

Overview

Beginning Jan. 1, 2024, Optum, in compliance with State requirements, added a new component to our Utilization Management. **Michigan Gold Card** exempts physicians and providers that provide certain health care services from preauthorization requirements and applies to the following:

- Eligible fully insured commercial members
- Accounts that are in plan and in-network for these identified services*

Frequently Asked Questions

1. What is Michigan Gold Carding?

Michigan insurance code, section 500.2212e, requires an exemption of preauthorization requests when the provider has submitted at least 10 preauthorization requests and has a 95% preauthorization approval rate or higher within a given evaluation period. The data used for the exemption analysis is a previous 2-year evaluation period from June 1, 2021, through May 31, 2023.

2. When do the exemptions go into effect?

The exemption for preauthorization requests will begin for services on or after Jan. 1, 2024, and extend through Dec. 31, 2024.

3. How long do these exemptions last?

Preauthorization exemptions will be reviewed after 12 months, and the decision to extend or rescind this exemption will be made after:

- a. We complete a retrospective review of a random sample of claims submitted by you during the evaluation period described by Michigan insurance code, section 500.2212e
- b. At least 95% of the claims for the specific health care service met the medical necessity criteria that we use to approve those claims, or
- c. Your contract is terminated with Optum Behavioral

4. When and how will I know if I qualified for an exemption?

A notice will be sent after the corresponding evaluation period to all qualifying providers indicating the services for which they are exempt from prior authorization.

5. How and when will I know if my exemption is rescinded?

The provider will receive a notice within two months of each exemption review period explaining why the exemption is being rescinded.

6. What Optum members/business does this apply to?

Michigan Gold Card exemptions are TIN-specific and only apply to services you provide to members covered by a fully insured Commercial health plan. They do not apply to members covered by a Medicare Advantage or Medicaid plan.

7. What are my responsibilities when I qualify for an exemption?

Providers who receive service exemptions should ensure their claims are submitted correctly including the approved TIN provided from the correspondence you will receive. You are not required to submit preauthorization requests for the exempt TIN and services. If you are uncertain that the exemption applies to your case, please call us for further information.

*A notice with the list of applicable services that apply to exemptions is electronically mailed to all qualifying providers indicating the services for which they are exempt.

8. If I am exempt, can I still submit an authorization request anyway?

No, when the exemption applies for the member and service in question, you should not submit a request. We cannot provide you with an authorization number for an exempt service. If you are uncertain that the exemption applies to your case, please call us for further information.

9. What are Optum's responsibilities when I qualify?

Optum will process claims for exempt services without requiring a preauthorization on the bill/claim. An authorization for an initial service exemption waiver period is not required and therefore should not be entered.

10. How do I submit claims when I have an exemption?

The process by which claims are submitted will not change for exempt services for providers. For exempt services, you will not need to include a preauthorization number on submitted claims for applicable services. However, you need to include your TIN on your claim forms. Not including the TIN will result in claims being denied due to lack of prior authorization.

11. If I qualify for an exempt service, am I required to get an authorization for services in which I am not exempt?

Yes, authorizations are still required for any services where exemption status was not achieved.

If you have questions, please call the phone number listed on the back of the member's ID card or contact us directly at bh_gold_card@optum.com