



Pre-Certification and Your Health Benefits

Your health benefit plan requires pre-certification for certain inpatient and outpatient care.

Pre-certification FAQs

Q: What is pre-certification?

A: During pre-certification, your provider works with your health benefit plan to make sure your planned care or treatment is medically necessary under the terms of your health benefit plan. Trained health care professionals make pre-certification determinations.

The pre-certification process is **not** intended to limit your choice of a provider. It is also **not** intended to tell you and your provider what treatment or services you should receive.

Q: What services need pre-certification?

A: Your providers must pre-certify the following inpatient procedures:

- ▶ Acute care hospitalizations
- ▶ Partial hospitalizations
- ▶ Skilled nursing facilities
- ▶ Rehabilitation facilities
- ▶ Long-term acute care facilities
- ▶ Psychiatric or substance abuse facilities
- ▶ Transplants (except corneal) in any setting

For the complete list of all services requiring pre-certification, please refer to your Medical Summary Plan Description.

FAQs continued on page 2

Q: Is pre-certification required in emergency situations?

A: No, pre-certification is not required in emergency situations. In the event of an emergency, you should get immediate medical attention. Coverage for emergency costs is subject to the terms of your health benefit plan.

Q: What happens if I don't get pre-certification or if pre-certification is denied?

A: You and your provider may always go ahead with any treatment you choose, regardless of the pre-certification process. However, if the care was not pre-certified, you will be responsible for any expenses not covered by your health benefit plan.

If pre-certification is denied, your provider may also recommend alternative treatment for you that is equally effective and covered by your plan.

Q: How do I start the pre-certification process?

A: Your provider will start the pre-certification process by calling Luminare Health. He or she should submit the necessary information for pre-certification as early as possible.

For the complete list of all services requiring pre-certification and the timelines for review, please refer to your Medical Summary Plan Description.

**If you have any additional questions about pre-certification,
please contact Luminare Health at the number on your ID card.**