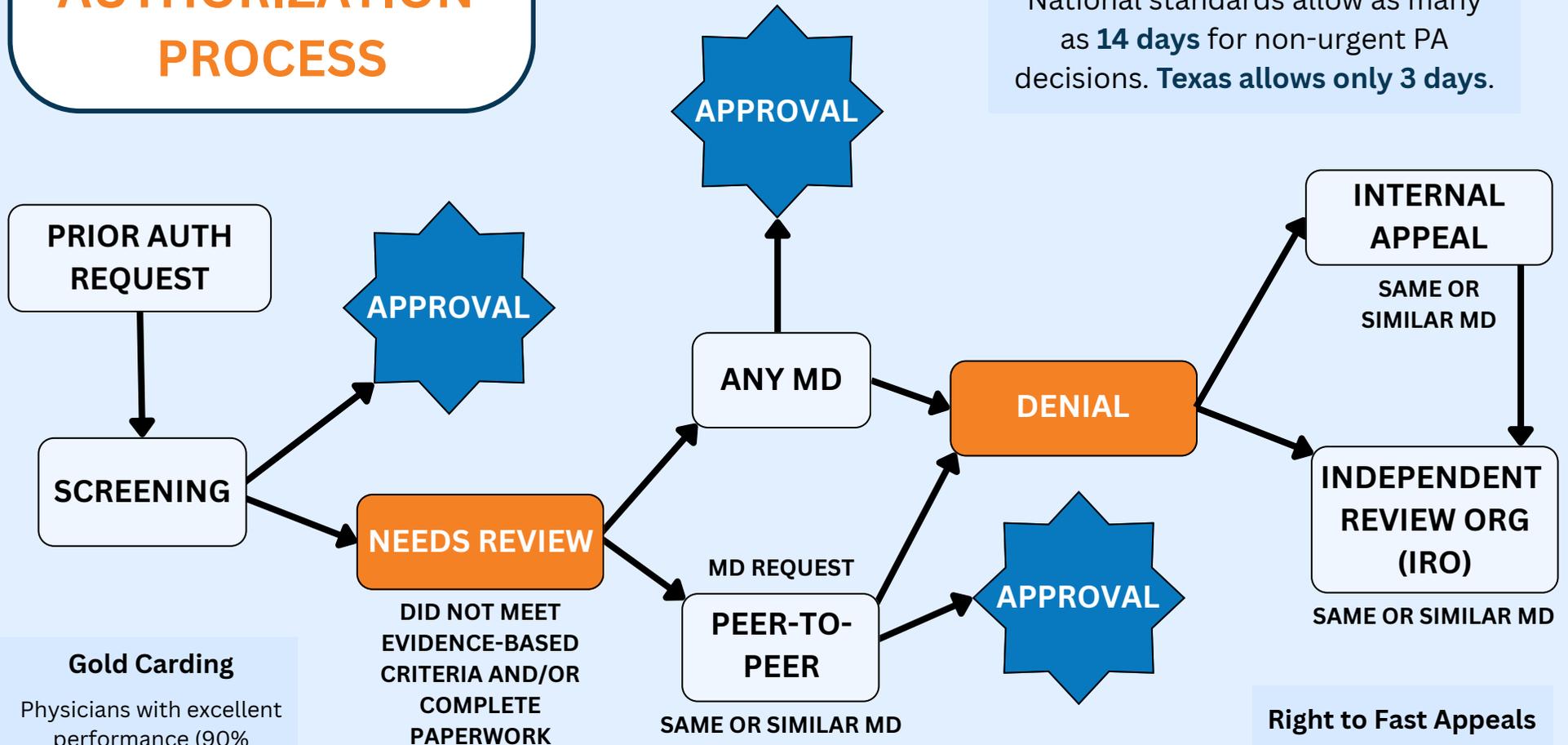


STANDARD PRIOR AUTHORIZATION PROCESS

In Texas, our prior authorization (PA) timelines are among the fastest and most transparent in the nation.

National standards allow as many as **14 days** for non-urgent PA decisions. **Texas allows only 3 days.**



Gold Carding

Physicians with excellent performance (90% medically necessary services for >5 cases) can receive a **gold card**, which allows them to skip this process.

Right to Fast Appeals

If a doctor says a condition is life-threatening or harmful, the plan must decide within one working day, and any denial can be reviewed by an independent doctor.

—————→ **3 calendar days since PA request**

Prior authorizations (PAs) are a type of **utilization review** that help patients receive safe and appropriate care, improve health outcomes and keep health care affordable for everyone. Emergency care never involves PAs.

Health plans must submit their PA plans to the Texas Department of Insurance (TDI) for review and approval by a Texas doctor.

PAs must use **evidence-based medical criteria.**

PAs are transparent—required to post a complete list of services that need PAs online.

- Every PA requirement and its criteria are already known to the Texas Department of Insurance (TDI), providers, and the public.
 - This includes effective dates, required documentation, evidence-based medical criteria, and approval and denial statistics by service.
 - **60 days** = notice before plans introduce or amend a PA requirement
 - **5 days** = notice before plans eliminate a PA requirement
- Complaints about a PA decision—or changes to it—can be filed anytime.

Texas offers an extensive review and appeals process for PAs.

- Providers are able to discuss patients’ treatment plans with a physician in a same or similar specialty prior during the review process.
- If a PA for a life-threatening or serious condition is denied, physicians can submit **either or both** an IRO appeal (**3 days to decision**) or an internal expedited appeal, which is resolved in only **1 working day**.

Texas enforces some of the strictest PA laws in the country.

	Texas PA Response Timeline	Federal PA Response Timeline
Urgent	1 hour = emergency post-stabilization care 1 working day = patient hospitalization	72 hours
Non-Urgent	3 calendar days	14 calendar days