



PATHOLOGY AND LABORATORY

What exactly is a prior authorization requirement? A prior authorization requirement, also known as a pre-authorization or pre-certification, is a clause in the health insurance policy that says the patient *must* get permission from their health insurance company before they receive certain health care services which includes specialized laboratory testing. Failure to get the testing authorized first, can result in the claim being denied for payment and the patient can be left paying a for the service out of pocket.

Which services have a prior authorization requirement? Specialized laboratory testing that requires prior authorization can usually be found on the health plan's website or by contacting the health plan directly via phone to see if the test requires prior authorization. Many genomic tests and esoteric testing now require prior authorization for outpatient services.

Who is responsible for obtaining prior authorization? The physician that is ordering the testing is responsible for obtaining prior authorization for the specialized laboratory test. If the physician's office *doesn't* get the necessary prior authorization, prior to the testing, the patient will be responsible for paying for the specialized laboratory testing which can range in price from just under one hundred dollars to thousands of dollars based on the test ordered.

How to get prior authorization and what information is needed to complete the authorization process. Call or contact the health insurance company and complete the prior authorization process. This could include submitting the information via insurance provider's website, completing or faxing the insurance provider's specific form to them or calling them and providing the information over the phone.

Be prepared to provide the following information at the time of request.

- Patient demographic information and health plan number.
- The prescribing physician's name and business information – possibly ordering provider's NPI number
- Patient's diagnosis, including the [ICD-10 code](#)
- The [CPT code](#) for the test being requested for prior authorization. These codes can be found on the HFHS Laboratory User's Guide for genomic testing performed in house.
- Name and or NPI of the laboratory that is billing for the testing. (Please note that the name and NPI of the laboratory may not be the laboratory that performed the testing)
- The reason why the testing necessary. For example, "*The result of the test will directly impact the treatment being delivered to the member*" It is best to use the same generic verbiage that each insurance provider uses as a reason why the test is necessary.
- In some cases the insurance provider may need to know, what types of treatments have been tried for this problem in the recent past as well as what physical exam findings, imaging findings, or lab results support the request.

Sometimes a speciality laboratory test can be pre-authorized within a few hours. Other times, it can take days. In some rare cases, it may take weeks, especially if there is a communication problem between the requestor and the health plan provider.

Once the prior authorization is received, the patient can then be instructed to proceed with the specimen collection and testing process.

Below is a list of common genomic laboratory testing that may require prior authorization by insurance companies. This is not an inclusive list.

BRCA1 and BRCA2 Gene Sequencing
Chromosome Analysis (Karyotype)
Customized Hereditary Cancer Testing Gene Sequencing
Cystic Fibrosis Poly T Variant, DNA Analysis
Cystic Fibrosis, DNA Analysis
Factor V Leiden Variant Genotyping, DNA Analysis
Familial Mediterranean Fever Studies
Fluorescent in situ hybridization (FISH)
Fragile X, DNA Analysis
Hereditary Breast/Ovarian Cancer-Related Gene Sequencing
Hereditary Colorectal/HNPCC Cancer Risk Panel Gene Sequencing
Hereditary Endometrial Cancer Risk Panel Gene Sequencing
Hereditary Familial Cutaneous Melanoma Risk Panel Gene Sequencing
Hereditary Hemochromatosis, DNA Analysis
Hereditary Neuroendocrine Tumor Disorders Risk Panel Gene Sequencing
Methylenetetrahydrofolate Reductase MTHFR, DNA Analysis
Mircoarray
Prothrombin 20210G>a(c*97 G>A), DNA Analysis
UroVysion