

Arkansas gold card exemptions

Frequently asked questions

Overview

Jan 1, 2025, UnitedHealthcare will be continuing the process for prior authorization exemptions in the Prior Authorization Transparency Act for Arkansas.

This law applies to Arkansas providers subject to UnitedHealthcare's prior authorization requirements who serve fully insured, commercial plan members in the individual, small and large group markets.

What this means

For exemptions, we analyze approval rates for providers who submitted at least 10 prior authorization requests for a service where **decisions were final between Jan. 1, 2024, and June 30, 2024**. If you have a 90% or greater final approval rate for those requests, you are exempt from requesting prior authorizations for that service. You can receive exemptions for multiple services.

If your approval rate for a service is below 90%, you must keep submitting prior authorization requests for that service.

Please continue to submit advance notification for kidney, transplant, bariatric and ventricular device services to Optum® at 888-936-7246.

Frequently asked questions

What plans are eligible for exemption?

This law applies to Arkansas providers subject to UnitedHealthcare's prior authorization requirements who serve fully insured, commercial plan members in the individual, small and large group markets.

How do I qualify for one of these exemptions?

If you submitted at least 10 prior authorization requests for a service on the prior authorization list where the **decision was finalized between Jan. 1, 2024, and June 30, 2024**, and had a 90% or greater approval rate, you are exempt for that service. You must meet this criterion for each exempted service.

When and how will I know if I qualify for an exemption?

For qualification, we will send you a notice in Dec. 2024. To check which services are exempt from prior authorization log into the Provider Portal and UHC Insights.

If you have questions use the available resources on [UnitedHealthcare National Gold Card program | UHCprovider.com](#).



Why didn't I qualify?

You don't qualify for an exemption if you requested fewer than 10 prior authorizations during the review period or you didn't have a high enough approval rate for the requested service.

Can I request a review of the non-exempt status? If so, how?

You have until Jan. 31, 2025, to request a review of the non-exempt status. Start the process through the Chat function in the UnitedHealthcare Provider Portal. You will be given a reference number to track progress. Review times may vary based on complexity of the request.

What do I need to do when I qualify for an exemption?

Don't submit prior authorization requests for the exempted services.

What are UnitedHealthcare's responsibilities when I qualify?

We pay claims for exempted services without a prior authorization.

Does this apply to all services and plans?

No, only prior authorization for gold carded services for fully insured plans are exempt.

How do I submit claims when I have an exemption?

Submit claims normally, but don't include a prior authorization number on the claims for the exempted services.

How do I submit claims if an exempted provider requests my services, but I don't have an exemption?

If a health care provider with an exemption requests your services and you don't have an exemption for that service, the requesting provider must include their name and TIN on the claim:

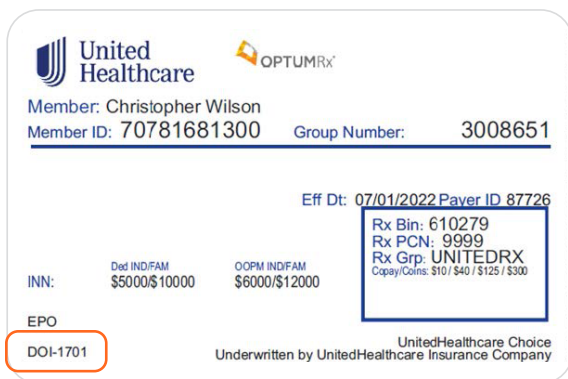
- In fields 17 and 17B of CMS Form 1500,
- In fields 76-79 or another appropriate field in Form UB-04, or
- In the corresponding fields for electronic claims using the ASC X12N 837 format.

If this information is not included, we require a prior authorization.

How do I tell if my patient is fully insured?

You have 2 ways to determine if a member is fully insured:

- 1 The Member ID card has the letters "DOI" in the lower left corner if the member is in a fully insured plan.



- 2 Search for your patient in the Eligibility and Benefits section of UHCprovider.com. Funding type, “Fully insured” displays, letting you know your patient’s eligibility.

The screenshot shows the 'Policies' page on UHCprovider.com. At the top, there's a dropdown menu for 'Policies' set to 'Medical (Liberty Network) Active, 05/01/2022 - Present'. Below this, the plan name is 'Oxford Health Insurance, Inc.' and the status is 'Medical Active | 05/01/2022 - Present | Subscriber | Member ID Selected'. The Payer Status is 'Primary'. The main content area is a table with the following information:

Member ID	Plan Name Liberty Network	Payer Oxford Health Insurance, Inc. (06111)	Prior Authorizations Yes, Required Go to Prior Authorizations
Group	Plan Type Commercial	Claims Address P.O. Box 29130 Hot Springs, AR 71903	Referral No, Not Required
Funding Type Fully Insured-Small Group	Product —	Care Opportunities —	Prior Authorizations by Code Services Requiring Prior Authorization

At the bottom, there are three buttons: 'View ID Card', 'Find a Provider', and 'Find a Claim'. A note at the bottom left states 'Coordination of Benefits Status: Cannot determine update status'.

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

No. You do not need to provide notice or request prior authorization for the service submitted. Submitting a prior authorization request for an exempted service triggers a rejection message that reminds you about the exemption.

If I am exempt, do I need prior authorization for services for which I am not gold carded?

Yes. Services without a gold card exemption require prior authorization.

How do I know if the service is covered under the member’s benefit plan?

Regardless of the exemption, to obtain reimbursement for this service, a member must meet their plan’s eligibility requirements and the service must be a covered benefit under the plan. We strongly encourage you to check the member’s eligibility and covered benefit status for the exempted service(s). You may check benefits and eligibility at UnitedHealthcare’s Provider Portal at [EDI 270/271: Eligibility and Benefit Inquiry and Response | UHCprovider.com](https://UHCprovider.com).

How long are these exemptions in place?

Exemptions are open-ended if you comply with plan medical policies. Every 12 months, we may retroactively review those services that were performed subject to a gold card exemption. If the review shows your approval rate dropped below 90% for the specific service during the review period we may rescind the exemption. After each 12-month review period, new providers and/or new services for existing providers are added or removed based on the results.

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

Beginning Dec 2024, we will send you a notice if you no longer qualify for an exemption as to a service.

When can I qualify for an exemption?

According to the Arkansas law, the 12-month evaluation period runs from Jan. 1 through Dec 31 every year. We will review 6 consecutive months worth of prior authorizations within that 12 month period. Providers must submit at least 10 prior authorization requests for a service and have a 90% or greater approval rate to qualify. If you met these criteria, we will send you a notification in December.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by UnitedHealthcare of Arizona, Inc., UHC of California DBA UnitedHealthcare of California, UnitedHealthcare Benefits Plan of California, UnitedHealthcare of Colorado, Inc., UnitedHealthcare of the Mid-Atlantic, Inc., MAMSI Life and Health Insurance Company, UnitedHealthcare of New York, Inc., UnitedHealthcare Insurance Company of New York, UnitedHealthcare of Oklahoma, Inc., UnitedHealthcare of Oregon, Inc., UnitedHealthcare of Pennsylvania, Inc., UnitedHealthcare of Arkansas, Inc., UnitedHealthcare Benefits of Arkansas, Inc., UnitedHealthcare of Utah, Inc., UnitedHealthcare of Washington, Inc., Optimum Choice, Inc., Oxford Health Insurance, Inc., Oxford Health Plans (NJ), Oxford Health Plans (CT), Inc., All Savers Insurance Company, Tufts Health Freedom Insurance Company or other affiliates. Administrative services provided by OptumHealth Care Solutions, LLC, OptumRx, Oxford Health Plans LLC, United HealthCare Services, Inc., Tufts Health Freedom Insurance Company or other affiliates. Behavioral health products provided by U.S. Behavioral Health Plan, California (USBHPC), United Behavioral Health (UBH), or its affiliates.