

West Virginia gold card exemptions

Frequently asked questions

Overview

Jan 1, 2025, UnitedHealthcare will be continuing the process for gold carding in West Virginia in compliance with West Virginia Code W. Va. Code §33-15-4s (k).

This law applies to West Virginia providers subject to UnitedHealthcare's prior authorization requirements and that 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 that submitted at least 30 prior authorization requests for a service per year where **decisions were final between, July 1, 2023, and June 30, 2024**. If you have a 90% 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% in 6 consecutive months, 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 West Virginia 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 30 prior authorization requests for a service in 12 mos. on the prior authorization list where the **decision was finalized between July 1, 2023, and June 30, 2024**, and had a 90% approval rate in 6 consecutive months, 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 December 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](#).



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 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:

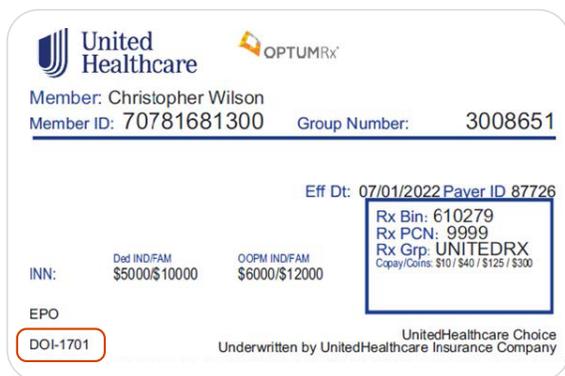
- In fields 17 and 17B of CMS Form 1500,
- In fields 76-79 or another appropriate field in Form UB-04, or
- In the corresponding fields for electronic claims using the ASC X12N 837 format.

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

How do I tell if my patient is fully insured?

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

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' section of the UHCprovider.com interface. It displays details for a policy under 'Oxford Health Insurance, Inc.'. The policy is 'Medical' and is 'Active' from 05/01/2022 to the present. The member is a 'Subscriber' with a 'Member ID Selected'. The 'Funding Type' is 'Fully Insured-Small Group', which is highlighted with a red box. Other details include the Plan Name 'Liberty Network', Plan Type 'Commercial', and Claims Address 'P.O. Box 29130, Hot Springs, AR 71903'. The Payer Status is 'Primary'. There are buttons for 'View ID Card', 'Find a Provider', and 'Find a Claim' at the bottom.

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

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

No. You don't need to provide notice or request prior authorization for the service submitted pursuant to your West Virginia law. 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 in December 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 West Virginia law, the 12-month evaluation periods run from July 1 to June 30. Providers must submit at least 30 prior authorization requests for a service per year and in a consecutive 6 mos. timeframe have a 90% or greater approval rate to qualify. Health plans must complete their prior authorization analysis and send notices to providers within 2 months of the end of the evaluation period.

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.