

Prior Authorization Reform Priorities

1. No repeat prior authorizations for patients with chronic conditions (once approved initially); all other prior authorizations should be good for a year or at least the length of treatment.
2. 90-day grace period when patients have received prior authorizations on one plan/product and then switch plans/products.
3. 24-hour response time for responding to a prior authorization request for urgent care (48 hours for nonurgent care), not including Sundays or federal holidays, once all required clinical criteria have been submitted.
4. No retrospective denials after prior authorization is approved.
5. Any adverse determination at both the initial review level and in appeals must be made by a licensed physician in Alabama, in the same specialty or a closely related specialty, and with experience treating the condition.
6. Transparency of clinical criteria used, what services/drugs require prior authorization, notice when requirements are posted, etc., all such information available clearly on the website. New clinical criteria or requirements must be noticed at least 90 days before going into effect.
7. Access to peer-to-peer consultation in an expedited manner prior to issuance of an adverse determination.
8. No utilization of artificial intelligence alone for initial determination or adverse determination.
9. Annual public reporting of data related to the percentage of approvals versus denials for all codes or groups of codes requiring prior authorization (ALDOI or elsewhere).
10. Movement toward all electronic prior authorization processes.
11. Implementation of "gold-carding" programs
 - Determination of what percentage of ultimately approved procedures, tests, and medication needs to be met to receive a "gold card"
 - Duration of "gold card" status for 12 months with semi-annual redeterminations
 - Allowance for non-state regulated products to be included in order to meet any threshold
 - Allowance for groups of services or episodes of care to qualify for "gold carding" rather than single codes