

New national Gold Card program waives some prior authorization requirements

On Oct. 1, 2024, UnitedHealthcare will launch a national Gold Card program that waives some behavioral health prior authorization requirements for eligible providers. Practices that earn Gold Card status will instead be required to complete a short, simple Advance Notification for services.

As part of the program, Optum Behavioral Health will manage the waiver reviews and notifications for all network behavioral health services providers. Here's what you need to know:



How do I apply for the program?

Practices do not need to apply for Gold Card status. Eligibility will be determined annually based on the criteria outlined below.



What criteria do I need to meet to earn Gold Card status?

Practices (defined by a single Tax ID) must meet all of the following criteria to qualify:

- Network participation for at least 1 line of business— Commercial, Medicare Advantage, Medicaid or Individual Exchange,
- A minimum annual volume of at least 10 eligible prior authorizations across participating lines of business for 2 consecutive calendar years for Gold Card eligible codes, and
- A prior authorization approval rate of 92% or more after appeals have been exhausted for Gold Card eligible codes, across participating lines of business for each of 2 consecutive years.



What codes are eligible for the waiver?

The Gold Card waiver applies only to certain procedure/revenue codes for intensive outpatient services, partial hospitalization programs and psychological testing. The list of codes covered by the waiver will be available on Sept. 1.



Does the program apply to all health plans?

The Gold Card program applies to behavioral health services covered by eligible UnitedHealthcare commercial, Individual Exchange,* Medicare Advantage and UnitedHealthcare Community plans.



How will I know if I have a waiver?

You'll be able to check the Provider Express secure portal for your Gold Card status on September 1. The waivers are then effective on October 1.



How often is Gold Card eligibility reviewed?

Practices will be evaluated annually. Any change to Gold Card status will be effective the first day of October every year. Any changes to the timing of Gold Card qualifications will be communicated in advance.



Once I've earned a waiver, does it apply indefinitely?

No. Medical records may be requested to monitor practices that have qualified for Gold Card status. Practices may lose Gold Card status because of patient safety issues, failure to cooperate with quality and patient safety activities, lack of timely response to requests for information, or if they no longer meet program requirements.

(*UnitedHealthcare Individual Exchange plans are also referred to as UnitedHealthcare Individual & Family ACA Marketplace plans)



Review the full Gold Card program details

Download the Quick Reference Guide

Questions?

Email Optum Behavioral Health at bh_gold_card@optum.com