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Getting Medical Pre-approval or Prior Authorization

Health insurance plans use a process called pre-authorization to make sure that a procedure or medicine is medically necessary. Pre-authorization must be given before certain procedures are done or a prescription is filled. This is also called pre-approval or prior authorization.

- [Pre-approval for procedures](#)
- [Pre-approval for prescriptions](#)
- [Pre-approval for emergency care](#)
- [For out-of-network care](#)
- [What if I didn't know I needed pre-approval?](#)
- [When a treatment your doctor says you need isn't approved](#)

[Questions about health insurance?](#) ¹

Contact the ACS cancer helpline to get answers and information.

Pre-approval for procedures

The pre-authorization (pre-approval) process is started by the treating health care provider. If a procedure is done or a prescription filled before it is approved, you could be charged for the full cost, with the insurer paying nothing.

Pre-authorization is most often required for more expensive treatments. Ask your health care provider if pre-authorization will be needed when planning for a new treatment or change in your care. They will probably tell you to talk to your insurance company or the facility billing department.

regulatory bodies that are in charge of the insurance company. If appeals and regulators do not help, you can try working with the health care provider or facility to get your bill lowered. See [If You Have Problems Paying a Medical Bill](#)⁴.

When a treatment your doctor says you need isn't approved

Ask your cancer care team to help you try and get the treatment approved. The insurance plan may need more information to support the use of the treatment. You can also ask your cancer care team if there is another treatment that might work as well, one which your plan is more likely to approve.

Check with the insurance company about how you can appeal these decisions just as you would a claim denial. You might be able to get them to reverse their previous decision.

Need more information?

US Department of Health & Human Services Website: www.healthcare.gov⁵

For the most up-to-date information on health care and insurance laws and how they might affect you.

Cancer Legal Resource Center (CLRC) Toll-free number: 1-866-843-2572 (may need to leave a number for a call back) Website: www.cancerlegalresources.org⁶

Provides free legal information about laws and resources for many cancer-related issues including health insurance issues, denial of benefits, and government benefits.

National Association of Insurance Commissioners Toll-free Number: 1-866-470-6242 Website: content.naic.org⁷

Offers contact information for your state insurance commission. You can contact your state insurance commission for insurance information specific to your state, or report problems with your insurance company.

Patient Advocate Foundation (PAF) Toll-free number: 1- 800-532-5274
Website: www.patientadvocate.org⁸

Works with the patient and insurer, employer and/or creditors to resolve insurance, job retention and/or debt problems related to their diagnosis, with help from case managers, doctors, and attorneys. For cancer patients in treatment or less than 2 years out of

treatment.

Medicare Rights Center (for those with Medicare) Toll-free number: 1-800-333-4114
Website: www.medicarerights.org⁹

This service can help you understand your rights and benefits, work through the Medicare system, and get quality care. They can also help you apply for programs that help reduce your costs for prescription drugs and medical care, and guide you through the appeals process if your Medicare prescription drug plan denies coverage for drugs you need.

Triage Cancer Phone number: 424-258-4628 Website: www.triagecancer.org¹⁰

Provides free education and resources related to health insurance, medical bills, employment and disability.

**Inclusion on these lists does not imply endorsement by the American Cancer Society.*

Hyperlinks

1. www.cancer.org/about-us/what-we-do/providing-support.html
2. www.cancer.org/cancer/financial-insurance-matters/managing-health-insurance/if-your-health-insurance-claim-is-denied.html
3. www.cancer.org/cancer/financial-insurance-matters/managing-health-insurance/if-your-health-insurance-claim-is-denied.html
4. www.cancer.org/cancer/financial-insurance-matters/managing-health-insurance/if-you-have-problems-paying-a-medical-bill.html
5. www.healthcare.gov/
6. www.cancerlegalresources.org/
7. content.naic.org/
8. www.patientadvocate.org/
9. www.medicarerights.org/
10. www.triagecancer.org/

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Last Revised: September 30, 2023

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Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as journalists, editors, and translators with extensive experience in medical writing.

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