



## Understanding the Pre-authorization Process

### What is Pre-authorization?

Pre-authorization is a process by which an Insured Person obtains written approval for certain medical procedures or treatments from GBG/TieCare International prior to the commencement of the proposed medical treatment. Your policy also states certain requirements regarding Pre-authorizations.

### Who do I contact for Pre-authorization?

GBG Assist, the customer service division of GBG/TieCare, provides 24/7 assistance on all medical services and emergency medical services, including pre-authorization, GBG Nurse Assist and medical evacuation.

### What are the benefits of Pre-authorization?

The Pre-authorization is an added service to our members and includes the following benefits:

- To ensure members receive the maximum benefit available under the policy.
- To ensure that the services being provided or being requested are medically appropriate for the condition/diagnosis and covered under your policy.
- To ensure GBG/TieCare will be billed directly for services, avoiding the need to pay-and-claim.
- To obtain discounts under our provider network contracts.

### How do I start Pre-authorization?

The Pre-authorization process can be initiated by accessing [www.gbg.com](http://www.gbg.com) and completing the online Pre-authorization form. Initial exam and/or diagnostic reports to support the medical necessity of the request are required – please submit with the Pre-authorization form. Failing to submit supplementary forms could result in the delay of your authorization.

All medical notes must be submitted with the Pre-authorization form. Depending on the complexity of the service being requested, additional information may be required, such as medical notes, information on prior treatment and clarification on the type of service to be provided. Failure to submit

supplementary medical notes/documentation with your pre-authorization request form may result in delays or services not being approved. Penalty co-payment will be applied to your claims, and the provider may decline to direct bill us.

### What if I choose to change the facility for my treatment/surgery?

Pre-authorization process will begin after you notify GBG Assist of your request to change facilities. After receipt of all medical reports, the new pre-authorization process will take an average of 5 business days.

### How long does the Pre-authorization process take?

You should anticipate an average of 5 business days to complete a non-emergency pre-authorization.

### In the event of an emergency, should I contact GBG Assist?

Any life threatening emergency does not require pre-authorization. Contact GBG Assist immediately after stabilization.

### What if I pay-and-claim without Pre-authorization?

As the pre-authorization process reviews your need for services and ensures that you receive the maximum benefit under your policy, you may be exposed to unnecessary out-of-pocket costs and a possible denial of your claim.

### What happens once Pre-authorization has been completed?

GBG Assist will issue an LOG (Letter of Guarantee) or LOA (Letter of Authorization) to the provider. If the member requested the Pre-authorization, they will also be provided with a copy.

### Can I resubmit a request for Pre-authorization that was previously denied?

Yes, a request can be resubmitted if there has been a change in medical necessity.

### Services that require Pre-authorization

- Hospitalization
- Outpatient Surgery requiring general anesthesia
- Skilled or Private Duty Nursing (When 4 or more visits are required)
- Organ, Bone Marrow, Stem Cell Transplants and other similar procedures
- Air Ambulance – Air ambulance/evacuation must be coordinated and pre-authorized by GBG Assist
- Inpatient rehabilitation – Treatment for alcohol or drug abuse
- Any condition, including cancer treatment or any chronic condition, which does not meet the above criteria, but is expected to accumulate over \$10,000 of medical treatment per policy year.

The above list is a sample and may differ from your policy. Please check your policy for Pre-authorization requirements.

### Contacting GBG Assist

Our customer service and Pre-authorization department operates 24/7 and has multi-language assistance available at:

**US:** +1.866.914.5333

**Worldwide Collect:**  
+1.905.669.4920

**Email:** [gbgassist@gbg.com](mailto:gbgassist@gbg.com)

**Online:** [www.gbg.com](http://www.gbg.com)