

# Patient Fact Sheet: UnitedHealthcare Prior Authorization Requirements for Medicare Advantage

Sometimes, an insurance company requires a health care provider to obtain authorization prior to providing care to their member. This is known as “prior authorization.” In September 2024, UnitedHealthcare (UHC) announced they would be requiring prior authorization for chiropractic services for their Medicare Advantage members.



## What Does This Mean for Your Care?

When you come into the office for the first time, the chiropractor can conduct an evaluation, but UHC must approve your treatment plan before it begins. According to UHC, they “typically decide on requests for prior authorization for medical services within 72 hours of receiving an urgent request or within 15 days for non-urgent requests.”



## Prior Authorization Example

Let’s say a chiropractor performs an initial chiropractic examination, evaluates the patient’s condition, identifies goals, and develops an appropriate individualized plan of care. Before that plan of care can begin for a UHC Medicare Advantage patient, the chiropractor must seek prior authorization from UHC.

For example, if the chiropractor submits a plan of care and supporting documentation requesting 12 visits, UHC could:

- Approve the request
- Deny the request (which could require an appeal, adding more time to the process)
- Partially approve the request (for example, approve a fewer number of visits)

Unfortunately, the patient’s plan of care cannot begin on the same day as this initial examination, as initiating care prior to obtaining prior authorization puts the chiropractor at a serious financial risk, should UHC decide not to approve the services. This delay in care can negatively affect a patient’s condition or cause them to pay out of pocket for immediate care when their insurer should rightly be paying for the care.

Upon completion of the approved visits, if additional care is needed, another prior authorization request must be approved by UHC.



## How can YOU Get Involved

Use the Patient Advocacy Flyer accompanying this fact sheet to contact UHC and tell them:

1. Respect the treatment plan recommended by my chiropractor without unnecessary delays.
2. Do not create barriers to accessing timely and effective care that helps me manage my condition without opioids.
3. Stop the prior authorization requirement for chiropractic care.