If you have any questions about your scheduled services or the status of your precertification, please contact the Financial Clearance team for assistance.

Lurie Children's Financial Clearance Team

(312) 227-1358

Hour of Operation: Monday – Friday, 8am-5pm



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# Precertification for Medical Procedures

Important information for families





## Importance of Precertification

#### What is Precertification?

Precertification is the process by which a patient is pre-approved for coverage of a specific medical procedure or prescription drug.

Your child's provider at Lurie Children's has ordered a diagnostic test that will need to be pre-approved (require precertification) from your insurance company before the test can be done.

#### Why is precertification needed?

Health insurance companies may require that patients meet certain conditions before they will agree to cover some surgeries, certain drugs, or other high cost diagnostic procedures.

In order to pre-approve a drug or service:

- The insurance company will generally require that your child's doctor submit notes and/or lab results
- This documents your child's condition and treatment history
- This helps the insurance company know that the services are medically necessary

#### How does it work?

#### **Steps to get precertification**

Once your child's service is scheduled, the Lurie Children's Financial Clearance team will:

- Contact the insurance company to start the precertification process
- Work with your Lurie Children's medical provider to submit all required medical records / medical necessity information to the insurance company

If your insurance company does not approve the services, the Financial Clearance team will:

- Contact your child's provider to reschedule your services -- This will allow additional time for your insurance company to approve the ordered services
- Contact you to provide options to reschedule

We also recommend that you contact your insurance company by calling the

Please note –
Without precertification, your out of pocket costs for services could be high because they were not pre-approved by your insurance company



customer service number on the back of your insurance card to encourage them to approve the services needed.

### Can we go ahead with the services without precertification?

If you decide to proceed with the scheduled services without the required precertification, you will be required to:

- Sign a Lurie Children's Financial Risk Acknowledgement document before checking in for the service
- Acknowledge the estimated costs for the scheduled services (which will be listed in the Financial Risk Acknowledgement)
- Pay for all related charges that will not be covered based on your child's benefits, and based on the lack of required precertification