New Texas gold card law streamlines prior authorizations

On Oct. 1, 2022, certain provisions of Texas House Bill 3459, also known as the "Texas gold card bill," went into effect. The new law aims to reduce the administrative burden of prior authorizations and delays in care by exempting qualified providers from submitting prior authorization requests for services that require prior authorization.

The gold card law applies to in-network physicians and providers in Texas who meet specific criteria to qualify as a Gold Card provider and applies specifically to fully insured, commercial members in individual, small and large group plans.

What this means to Memorial Hermann Health Plan participating providers

As outlined in TIC 4201.653, Memorial Hermann Health Plan ("MHHP") analyzed prior authorization requests for required services submitted by in-network providers between Jan. 1, 2022, and June 30, 2022. If you have at least 5 requests for a specific service and a 90% or greater final approval rate for that service, you are exempt from requesting prior authorizations for that specific service. You may receive exemptions for multiple services.

If your approval rate for a service is below the 90% threshold, you must keep submitting prior authorization requests for that service you want to provide.

Notification schedule

No later than December 2022, you will receive a notice informing you of the your exempted services ("gold carded services") or a notice letting you know that you did not qualify for an exemption. Note: If you did not have at least 5 prior authorization requests to evaluate, you may not receive a notice.

Once gold carded services are determined, MHHP will not accept prior authorization requests for your gold carded services, and MHHP will process claims for your gold carded services as noted in your letter without requiring the prior authorization.

Length of exemptions

MHHP will review prior authorization requests no less than every 6 months to ensure compliance. If the review shows your approval rate has dropped below 90% for the specific service, the exemption will be rescinded. New providers and/or new services for existing exempted providers are added to the gold card pool every 6 months.

Communications

You may designate an email or mailing address for preauthorization exemptions, denials, and rescissions. You may also submit appeal requests by mail, email, or fax.

If you wish to update your communication preference, please complete the provider update form found on the Memorial Hermann Health Plan provider resource page.

Questions?

If you have any questions regarding your gold card status, please contact Provider Relations via email at ProviderServices@apex4health.com or by calling (855) 645-8448, follow the prompts.