SUBSTITUTE HOUSE BILL 1357

State of Washington 68th Legislature 2023 Regular Session

By House Health Care & Wellness (originally sponsored by Representatives Simmons, Schmick, Stonier, Cortes, Reed, Bateman, Harris, Alvarado, Pollet, and Caldier)

READ FIRST TIME 02/17/23.

AN ACT Relating to modernizing the prior authorization process; amending RCW 48.43.0161; adding new sections to chapter 48.43 RCW; adding a new section to chapter 41.05 RCW; and adding a new section to chapter 74.09 RCW.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

6 <u>NEW SECTION.</u> Sec. 1. A new section is added to chapter 48.43 7 RCW to read as follows:

8 (1) Each carrier offering a health plan issued or renewed on or 9 after January 1, 2024, shall comply with the following standards 10 related to prior authorization:

(a) The carrier shall meet the following time frames for prior authorization determinations and notifications to a participating provider or facility that submits the prior authorization request through an electronic standardized prior authorization process, as designated by each carrier, that meets the requirements of subsection (2) of this section:

(i) For electronic standard prior authorization requests, the carrier shall make a decision and notify the provider or facility of the results of the decision within three business days of submission of an electronic prior authorization request by the provider or facility that contains the necessary information to make a 1 determination. If insufficient information has been provided to the 2 carrier to make a decision, the carrier shall request any additional 3 information from the provider or facility within one business day of 4 submission of the electronic prior authorization request.

(ii) For electronic expedited prior authorization requests, the 5 6 carrier shall make a decision and notify the provider or facility of the results of the decision within one business day of submission of 7 an electronic prior authorization request by the provider or facility 8 that contains the necessary information to make a determination. If 9 insufficient information has been provided to the carrier to make a 10 decision, the carrier shall request any additional information from 11 12 the provider or facility within one business day of submission of the electronic prior authorization request. 13

(b) The carrier shall meet the following time frames for prior authorization determinations and notifications to a participating provider or facility that submits the prior authorization request through a process other than an electronic standardized prior authorization process described in subsection (2) of this section:

(i) For nonelectronic standard prior authorization requests, the 19 carrier shall make a decision and notify the provider or facility of 20 21 the results of the decision within five calendar days of submission of a nonelectronic prior authorization request by the provider or 22 23 facility that contains the necessary information to make a determination. If insufficient information has been provided to the 24 25 carrier to make a decision, the carrier shall request any additional information from the provider or facility within five calendar days 26 of submission of the nonelectronic prior authorization request. 27

28 (ii) For nonelectronic expedited prior authorization requests, the carrier shall make a decision and notify the provider or facility 29 of the results of the decision within two calendar days of submission 30 31 of a nonelectronic prior authorization request by the provider or 32 facility that contains the necessary information to make a determination. If insufficient information has been provided to the 33 carrier to make a decision, the carrier shall request any additional 34 information from the provider or facility within one calendar day of 35 submission of the nonelectronic prior authorization request. 36

37 (c) In any instance in which a carrier has determined that a 38 provider or facility has not provided sufficient information for 39 making a determination under (a) and (b) of this subsection, a 40 carrier may establish a specific reasonable time frame for submission

of the additional information. This time frame must be communicated to the provider or enrollee with a carrier's request for additional information.

The carrier's prior authorization requirements must be 4 (d) described in detail and written in easily understandable language. 5 The carrier shall make its most current prior authorization 6 requirements and restrictions, including the written clinical review 7 criteria, available to providers and facilities in an electronic 8 format upon request. The prior authorization requirements must be 9 based on peer-reviewed clinical review criteria. The clinical review 10 criteria must be evidence-based criteria and must accommodate new and 11 12 emerging information related to the appropriateness of clinical criteria with respect to black and indigenous people, other people of 13 color, gender, and underserved populations. The clinical review 14 15 criteria must be evaluated and updated, if necessary, at least 16 annually.

17 (2) By January 1, 2024, each carrier shall make available an electronic standardized prior authorization process using an internet 18 webpage, internet webpage portal, or similar electronic, internet, or 19 web-based system. The electronic standardized prior authorization 20 21 process must be a standardized transmission process using national transaction standards for prior authorization and, as necessary, 22 application programming interfaces, to enable prior authorization 23 requests to be accessible, submitted by health care providers via a 24 25 certified electronic health records system, and accepted by carriers and their designated health care benefit managers electronically 26 through secure electronic transmission with the goal of maximizing 27 28 administrative simplification, efficiency, and timeliness. Each carrier must develop its own standardized process that meets the 29 30 requirements of this section. The electronic standardized prior 31 authorization process must:

32 (a) Allow health care providers to supply clinical information33 under the electronic standardized prior authorization process;

(b) Provide an explanation of the information necessary to submit
a complete prior authorization request, including the minimum amount
of clinical information necessary to review the request;

37 (c) Allow for the electronic exchange of clinical information and 38 documents;

39 (d) Provide information necessary to determine if a service is a40 benefit under the enrollee's health plan;

(e) Provide explanations of prior authorization and step therapy
requirements and restrictions, relative costs, and covered
alternatives;

4 (f) Include written clinical review criteria utilized in making a 5 determination; and

6 (g) Indicate that a prior authorization denial or authorization 7 of a service less intensive than that included in the original 8 request is an adverse benefit determination and is subject to the 9 carrier's grievance and appeal process under RCW 48.43.535.

10 (3) Nothing in this section applies to prior authorization 11 determinations made pursuant to RCW 48.43.400 through 48.43.420 or 12 48.43.761.

13 (4) For the purposes of this section:

(a) "Expedited prior authorization request" means a request by a 14 provider or facility for approval of a health care service where the 15 16 passage of time could seriously jeopardize the life or health of the 17 enrollee, seriously jeopardize the enrollee's ability to regain maximum function, or, in the opinion of a provider or facility with 18 knowledge of the enrollee's medical condition, would subject the 19 enrollee to severe pain that cannot be adequately managed without the 20 21 health care service that is the subject of the request.

(b) "Standard prior authorization request" means a request by a provider or facility for approval of a health care service where the request is made in advance of the enrollee obtaining a health care service that is not required to be expedited.

26 <u>NEW SECTION.</u> Sec. 2. A new section is added to chapter 41.05 27 RCW to read as follows:

(1) A health plan offered to public employees and their covered dependents under this chapter issued or renewed on or after January 1, 2024, shall comply with the following standards related to prior authorization:

32 (a) The carrier offering the health plan shall meet the following 33 time frames for prior authorization determinations and notifications 34 to a participating provider or facility that submits the prior 35 authorization request through an electronic standardized prior 36 authorization process, as designated by each carrier, that meets the 37 requirements of subsection (2) of this section:

38 (i) For electronic standard prior authorization requests, the39 carrier shall make a decision and notify the provider or facility of

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the results of the decision within three business days of submission of an electronic prior authorization request by the provider or facility that contains the necessary information to make a determination. If insufficient information has been provided to the carrier to make a decision, the carrier shall request any additional information from the provider or facility within one business day of submission of the electronic prior authorization request.

(ii) For electronic expedited prior authorization requests, the 8 carrier shall make a decision and notify the provider or facility of 9 the results of the decision within one business day of submission of 10 11 an electronic prior authorization request by the provider or facility 12 that contains the necessary information to make a determination. If insufficient information has been provided to the carrier to make a 13 decision, the carrier shall request any additional information from 14 the provider or facility within one business day of submission of the 15 16 electronic prior authorization request.

17 (b) The carrier shall meet the following time frames for prior 18 authorization determinations and notifications to a participating 19 provider or facility that submits the prior authorization request 20 through a process other than an electronic standardized prior 21 authorization process described in subsection (2) of this section:

(i) For nonelectronic standard prior authorization requests, the 22 23 carrier shall make a decision and notify the provider or facility of the results of the decision within five calendar days of submission 24 25 of a nonelectronic prior authorization request by the provider or 26 facility that contains the necessary information to make а determination. If insufficient information has been provided to the 27 28 carrier to make a decision, the carrier shall request any additional information from the provider or facility within five calendar days 29 of submission of the nonelectronic prior authorization request. 30

31 (ii) For nonelectronic expedited prior authorization requests, 32 the carrier shall make a decision and notify the provider or facility of the results of the decision within two calendar days of submission 33 of a nonelectronic prior authorization request by the provider or 34 facility that contains the necessary information to make 35 а determination. If insufficient information has been provided to the 36 carrier to make a decision, the carrier shall request any additional 37 information from the provider or facility within one calendar day of 38 39 submission of the nonelectronic prior authorization request.

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1 (c) In any instance in which a carrier has determined that a 2 provider or facility has not provided sufficient information for 3 making a determination under (a) and (b) of this subsection, a 4 carrier may establish a specific reasonable time frame for submission 5 of the additional information. This time frame must be communicated 6 to the provider or enrollee with a carrier's request for additional 7 information.

(d) The prior authorization requirements of the carrier offering 8 the health plan must be described in detail and written in easily 9 understandable language. The carrier shall make its most current 10 11 prior authorization requirements and restrictions, including the 12 written clinical review criteria, available to providers and facilities in an electronic format upon request. 13 The prior authorization requirements must be based on peer-reviewed clinical 14 review criteria. The clinical review criteria must be evidence-based 15 16 criteria and must accommodate new and emerging information related to 17 the appropriateness of clinical criteria with respect to black and 18 indigenous people, other people of color, gender, and underserved populations. The clinical review criteria must be evaluated and 19 updated, if necessary, at least annually. 20

(2) By January 1, 2024, each carrier shall make available 21 electronic standardized prior authorization process using an internet 22 23 webpage, internet webpage portal, or similar electronic, internet, or web-based system. The electronic standardized prior authorization 24 25 process must be a standardized transmission process using national 26 transaction standards for prior authorization and, as necessary, application programming interfaces, to enable prior authorization 27 28 requests to be accessible, submitted by health care providers via a 29 certified electronic health records system, and accepted by carriers and their designated health care benefit managers electronically 30 31 through secure electronic transmission with the goal of maximizing 32 administrative simplification, efficiency, and timeliness. Each carrier must develop its own standardized process that meets the 33 requirements of this section. The electronic standardized prior 34 authorization process must: 35

36 (a) Allow health care providers to supply clinical information37 under the electronic standardized prior authorization process;

38 (b) Provide an explanation of the information necessary to submit 39 a complete prior authorization request, including the minimum amount 40 of clinical information necessary to review the request;

(c) Allow for the electronic exchange of clinical information and
documents;

3 (d) Provide information necessary to determine if a service is a4 benefit under the enrollee's health plan;

5 (e) Provide explanations of prior authorization and step therapy 6 requirements and restrictions, relative costs, and covered 7 alternatives;

8 (f) Include written clinical review criteria utilized in making a 9 determination; and

10 (g) Indicate that a prior authorization denial or authorization 11 of a service less intensive than that included in the original 12 request is an adverse benefit determination and is subject to the 13 carrier's grievance and appeal process under RCW 48.43.535.

14 (3) The authority shall prohibit health plans from requiring 15 prior authorization to the same extent that the insurance 16 commissioner has established such prohibitions pursuant to rules 17 adopted under RCW 48.43.0161(6).

18 (4) Nothing in this section applies to prior authorization19 determinations made pursuant to RCW 41.05.526.

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(5) For the purposes of this section:

(a) "Expedited prior authorization request" means a request by a 21 provider or facility for approval of a health care service where the 22 passage of time could seriously jeopardize the life or health of the 23 enrollee, seriously jeopardize the enrollee's ability to regain 24 25 maximum function, or, in the opinion of a provider or facility with knowledge of the enrollee's medical condition, would subject the 26 enrollee to severe pain that cannot be adequately managed without the 27 28 health care service that is the subject of the request.

(b) "Standard prior authorization request" means a request by a provider or facility for approval of a health care service where the request is made in advance of the enrollee obtaining a health care service that is not required to be expedited.

33 <u>NEW SECTION.</u> Sec. 3. A new section is added to chapter 74.09 34 RCW to read as follows:

(1) Beginning January 1, 2024, the authority shall require all managed health care systems, including managed care organizations, to comply with the following standards related to prior authorization:

(a) The managed health care system shall meet the following timeframes for prior authorization determinations and notifications to a

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1 participating provider or facility that submits the prior 2 authorization request through an electronic standardized prior 3 authorization process, as designated by each managed health care 4 system, that meets the requirements of subsection (2) of this 5 section:

6 (i) For electronic standard prior authorization requests, the managed health care system shall make a decision and notify the 7 provider or facility of the results of the decision within three 8 business days of submission of an electronic prior authorization 9 request by the provider or facility that contains the necessary 10 information to make a determination. If insufficient information has 11 12 been provided to the managed health care system to make a decision, the managed health care system shall request any additional 13 information from the provider or facility within one business day of 14 15 submission of the electronic prior authorization request.

16 (ii) For electronic expedited prior authorization requests, the 17 managed health care system shall make a decision and notify the provider or facility of the results of the decision within one 18 business day of submission of an electronic prior authorization 19 request by the provider or facility that contains the necessary 20 information to make a determination. If insufficient information has 21 been provided to the managed health care system to make a decision, 22 23 managed health care system shall request any additional the information from the provider or facility within one business day of 24 25 submission of the electronic prior authorization request.

(b) The managed health care system shall meet the following time frames for prior authorization determinations and notifications to a participating provider or facility that submits the prior authorization request through a process other than an electronic standardized prior authorization process described in subsection (2) of this section:

32 (i) For nonelectronic standard prior authorization requests, the 33 managed health care system shall make a decision and notify the provider or facility of the results of the decision within five 34 calendar days of submission of a nonelectronic prior authorization 35 request by the provider or facility that contains the necessary 36 information to make a determination. If insufficient information has 37 been provided to the managed health care system to make a decision, 38 39 the managed health care system shall request any additional

information from the provider or facility within five calendar days
of submission of the nonelectronic prior authorization request.

(ii) For nonelectronic expedited prior authorization requests, 3 the managed health care system shall make a decision and notify the 4 provider or facility of the results of the decision within two 5 calendar days of submission of a nonelectronic prior authorization 6 request by the provider or facility that contains the necessary 7 information to make a determination. If insufficient information has 8 been provided to the managed health care system to make a decision, 9 the managed health care system shall request any additional 10 information from the provider or facility within one calendar day of 11 12 submission of the nonelectronic prior authorization request.

(c) In any instance in which a managed health care system has determined that a provider or facility has not provided sufficient information for making a determination under (a) and (b) of this subsection, a managed health care system may establish a specific reasonable time frame for submission of the additional information. This time frame must be communicated to the provider or enrollee with a managed health care system's request for additional information.

(d) The prior authorization requirements of the managed health 20 21 care system must be described in detail and written in easily 22 understandable language. The managed health care system shall make 23 its most current prior authorization requirements and restrictions, including the written clinical review criteria, available to 24 25 providers and facilities in an electronic format upon request. The prior authorization requirements must be based on peer-reviewed 26 clinical review criteria. The clinical review criteria must be 27 28 evidence-based criteria and must accommodate new and emerging information related to the appropriateness of clinical criteria with 29 respect to black and indigenous people, other people of color, 30 31 gender, and underserved populations. The clinical review criteria 32 must be evaluated and updated, if necessary, at least annually.

By January 1, 2024, each managed health care system, 33 (2) including managed care organizations, shall make available electronic 34 standardized prior authorization process using an internet webpage, 35 internet webpage portal, or similar electronic, internet, or web-36 based system. The electronic standardized prior authorization process 37 must be a standardized transmission process using national 38 39 transaction standards for prior authorization and, as necessary, 40 application programming interfaces, to enable prior authorization

1 requests to be accessible, submitted by health care providers via a certified electronic health records system, and accepted by managed 2 health care systems and their designated health care benefit managers 3 electronically through secure electronic transmission with the goal 4 administrative simplification, efficiency, of maximizing 5 and 6 timeliness. Each managed health care system must develop its own standardized process that meets the requirements of this section. The 7 electronic standardized prior authorization process must: 8

9 (a) Allow health care providers to supply clinical information 10 under the electronic standardized prior authorization process;

(b) Provide an explanation of the information necessary to submit a complete prior authorization request, including the minimum amount of clinical information necessary to review the request;

14 (c) Allow for the electronic exchange of clinical information and 15 documents;

16 (d) Provide information necessary to determine if a service is a 17 benefit under the enrollee's health plan;

(e) Provide explanations of prior authorization and step therapy requirements and restrictions, relative costs, and covered alternatives;

21 (f) Include written clinical review criteria utilized in making a 22 determination; and

(g) Indicate that a prior authorization denial or authorization of a service less intensive than that included in the original request is an adverse benefit determination and is subject to the managed health care system's grievance and appeal process under RCW 48.43.535.

(3) The authority shall prohibit managed health care systems, including managed care organizations, from requiring prior authorization to the same extent that the insurance commissioner has established such prohibitions pursuant to rules adopted under RCW 48.43.0161(6).

33 (4) Nothing in this section applies to prior authorization 34 determinations made pursuant to RCW 71.24.618.

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(5) For the purposes of this section:

(a) "Expedited prior authorization request" means a request by a
provider or facility for approval of a health care service where the
passage of time could seriously jeopardize the life or health of the
enrollee, seriously jeopardize the enrollee's ability to regain
maximum function, or, in the opinion of a provider or facility with

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1 knowledge of the enrollee's medical condition, would subject the 2 enrollee to severe pain that cannot be adequately managed without the 3 health care service that is the subject of the request.

4 (b) "Standard prior authorization request" means a request by a 5 provider or facility for approval of a health care service where the 6 request is made in advance of the enrollee obtaining a health care 7 service that is not required to be expedited.

8 <u>NEW SECTION.</u> Sec. 4. A new section is added to chapter 48.43 9 RCW to read as follows:

10 (1) For health plans issued on or after January 1, 2024, a 11 carrier may not require prior authorization for any code covered by 12 the reporting requirements in RCW 48.43.0161 that, as reported for 13 calendar year 2021, had at least 50 prior authorization requests 14 submitted to carriers and a prior authorization approval threshold 15 that was 98 percent or greater as aggregated across carriers and 16 reported health service categories.

17 (2) The commissioner shall publish on the office of the insurance 18 commissioner's website, without engaging in rule making, a list of 19 the codes that meet the criteria of subsection (1) of this section.

20 Sec. 5. RCW 48.43.0161 and 2020 c 316 s 1 are each amended to 21 read as follows:

(1) Except as provided in subsection $\left(\left(\frac{1}{2}\right)\right)$ (3) of this section, 22 by October 1, 2020, and annually thereafter, for individual and group 23 24 health plans issued by a carrier that has written at least one percent of the total accident and health insurance premiums written 25 by all companies authorized to offer accident and health insurance in 26 27 Washington in the most recently available year, the carrier shall report to the commissioner the following aggregated and deidentified 28 29 data related to the carrier's prior authorization practices and experience for the prior plan year: 30

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(a) Lists of the ((ten)) <u>10</u> inpatient medical or surgical codes:

(i) With the highest total number of prior authorization requests during the previous plan year, including the total number of prior authorization requests for each code and the percent of approved requests for each code;

36 (ii) With the highest percentage of approved prior authorization 37 requests during the previous plan year, including the total number of 1 prior authorization requests for each code and the percent of 2 approved requests for each code; and

3 (iii) With the highest percentage of prior authorization requests 4 that were initially denied and then subsequently approved on appeal, 5 including the total number of prior authorization requests for each 6 code and the percent of requests that were initially denied and then 7 subsequently approved for each code;

8

(b) Lists of the ((ten)) <u>10</u> outpatient medical or surgical codes:

9 (i) With the highest total number of prior authorization requests 10 during the previous plan year, including the total number of prior 11 authorization requests for each code and the percent of approved 12 requests for each code;

(ii) With the highest percentage of approved prior authorization requests during the previous plan year, including the total number of prior authorization requests for each code and the percent of approved requests for each code; and

(iii) With the highest percentage of prior authorization requests that were initially denied and then subsequently approved on appeal, including the total number of prior authorization requests for each code and the percent of requests that were initially denied and then subsequently approved for each code;

(c) Lists of the ((ten)) <u>10</u> inpatient mental health and substance use disorder service codes:

(i) With the highest total number of prior authorization requests during the previous plan year, including the total number of prior authorization requests for each code and the percent of approved requests for each code;

(ii) With the highest percentage of approved prior authorization requests during the previous plan year, including the total number of prior authorization requests for each code and the percent of approved requests for each code; (([and])) <u>and</u>

32 (iii) With the highest percentage of prior authorization requests 33 that were initially denied and then subsequently approved on appeal, 34 including the total number of prior authorization requests for each 35 code and the percent of requests that were initially denied and then 36 subsequently approved for each code;

37 (d) Lists of the ((ten)) <u>10</u> outpatient mental health and 38 substance use disorder service codes:

(i) With the highest total number of prior authorization requestsduring the previous plan year, including the total number of prior

1 authorization requests for each code and the percent of approved 2 requests for each code;

3 (ii) With the highest percentage of approved prior authorization 4 requests during the previous plan year, including the total number of 5 prior authorization requests for each code and the percent of 6 approved requests for each code; (([and])) <u>and</u>

7 (iii) With the highest percentage of prior authorization requests 8 that were initially denied and then subsequently approved on appeal, 9 including the total number of prior authorization requests for each 10 code and the percent of requests that were initially denied and then 11 subsequently approved;

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(e) Lists of the ((ten)) <u>10</u> durable medical equipment codes:

(i) With the highest total number of prior authorization requests during the previous plan year, including the total number of prior authorization requests for each code and the percent of approved requests for each code;

(ii) With the highest percentage of approved prior authorization requests during the previous plan year, including the total number of prior authorization requests for each code and the percent of approved requests for each code; (([and])) <u>and</u>

(iii) With the highest percentage of prior authorization requests that were initially denied and then subsequently approved on appeal, including the total number of prior authorization requests for each code and the percent of requests that were initially denied and then subsequently approved for each code;

26 (f) Lists of the ((ten)) <u>10</u> diabetes supplies and equipment 27 codes:

(i) With the highest total number of prior authorization requests during the previous plan year, including the total number of prior authorization requests for each code and the percent of approved requests for each code;

(ii) With the highest percentage of approved prior authorization requests during the previous plan year, including the total number of prior authorization requests for each code and the percent of approved requests for each code; (([and])) <u>and</u>

36 (iii) With the highest percentage of prior authorization requests 37 that were initially denied and then subsequently approved on appeal, 38 including the total number of prior authorization requests for each 39 code and the percent of requests that were initially denied and then 40 subsequently approved for each code; 1 (g) The average determination response time in hours for prior 2 authorization requests to the carrier with respect to each code 3 reported under (a) through (f) of this subsection for each of the 4 following categories of prior authorization:

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(i) Expedited decisions;

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(ii) Standard decisions; and

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(iii) Extenuating circumstances decisions.

8 (2) <u>In addition to the reporting requirements in subsection (1)</u> 9 <u>of this section, the October 1, 2025, and October 1, 2026, data</u> 10 <u>submissions by carriers must include information on utilization of</u> 11 <u>each of the codes identified in section 4 of this act during calendar</u> 12 <u>years 2024 and 2025, as necessary to inform the commissioner's</u> 13 <u>January 1, 2027, utilization reporting requirement in subsection (4)</u> 14 <u>of this section.</u>

15 <u>(3)</u> For the October 1, 2020, reporting deadline, a carrier is not 16 required to report data pursuant to subsection (1)(a)(iii), (b)(iii), 17 (c)(iii), (d)(iii), (e)(iii), or (f)(iii) of this section until April 18 1, 2021, if the commissioner determines that doing so constitutes a 19 hardship.

((-(3))) (4) By January 1, 2021, and annually thereafter, the 20 21 commissioner shall aggregate and deidentify the data collected under 22 subsection (1) of this section into a standard report and may not 23 identify the name of the carrier that submitted the data. ((The initial report due on January 1, 2021, may omit data for which a 24 25 hardship determination is made by the commissioner under subsection 26 (2) of this section. Such data must be included in the report due on 27 January 1, 2022.)) The January 1, 2027, report shall include 28 information on trends in the utilization of the codes identified in 29 section 4 of this act during calendar years 2024 and 2025, drawn from data reported by carriers or from an independent data source or 30 31 sources, such as the statewide all-payer health care claims database 32 established under RCW 43.371.020. The commissioner must make the 33 report available to interested parties.

34 (((++))) (5) The commissioner may request additional information 35 from carriers reporting data under this section.

36 (((5))) <u>(6)</u> The commissioner may adopt rules to implement this 37 section. In adopting rules, the commissioner must consult 38 stakeholders including carriers, health care practitioners, health 39 care facilities, and patients. 1 (((6))) <u>(7)</u> For the purpose of this section, "prior authorization" means a mandatory process that a carrier or its 2 designated or contracted representative requires a provider or 3 facility to follow before a service is delivered, to determine if a 4 service is a benefit and meets the requirements for medical 5 necessity, clinical appropriateness, level of care, or effectiveness 6 in relation to the applicable plan, including any term used by a 7 carrier or its designated or contracted representative to describe 8 9 this process.

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