

Increasingly, rheumatology practices are required to obtain an override from payers to provide treatment to their patients. Below is a general overview of the steps involved. *This information was first presented in a CSRO webinar on March 10, 2022, the recording of which is available at [csro.info](https://www.csro.info).*

It is recommended to first educate the patient on the issue and request their help to advocate alongside your office to the insurer and their employer. The patient is the best resource to help get contact information for their employer and sometimes for their insurance carrier.

Step One:

- From the insurance card, you may be able to identify if the plan is self-funded or fully-insured
 - Fully-insured – card may say “Underwritten by” (follow Process A)
 - i. Smaller employers are more likely to be fully-insured
 - Self-funded – card may say “Administered by” (follow Process B)
 - i. Larger employers, particularly multi-state employers, are likely to be self-funded
 - *Not able to identify the type of plan?* Use the contact information listed on the card to reach out to the department of insurance for clarification.

Process A – if fully-insured (“Underwritten by”):

- Look online to find email and fax for insurance company (listed after “Underwritten by”)
- Look online to find email and fax for the pharmacy benefit manager (PBM)
 - The denial letter will usually indicate the PBM
 - It is sometimes hard to find information online, so get creative – check LinkedIn, WhitePages.com, or other non-traditional places to find contact information
- Request the employer’s email and fax from the patient
- Use template letters from CSRO to create the request for an override
- Send final letter to employer’s HR department, PBM, payer, Insurance Commission, and CSRO
 - Find the insurance commissioner in your state by [clicking here](#).

Process B – if self-funded (“Administered by”):

- Request contact info for employer’s HR department from patient
 - If needed: look on company website or Google to find contact info
- Look online to find emails and faxes for insurance company and PBM
 - The denial letter will usually indicate the PBM
 - It is sometimes hard to find information online, so get creative – check LinkedIn, WhitePages.com, or other non-traditional avenues to find contact information
- Use template letters from CSRO to create the request for an override
- Send final letter to employer’s HR department, PBM, payer, [Department of Labor](#), and CSRO