**Gold Cards: The Next Step in Modernizing Prior Authorization**

**What is gold carding?** The gold carding principle is a way to reduce the prior auth burden for insurers and physicians by exempting those physicians from prior authorization who meet certain performance metrics. If a physician consistently meets prior authorization requirements for a procedure or condition over a period of time, that physician should be exempt from prior authorizations for that procedure. It reduces paperwork by rewarding physicians who reduce the prior auth burden for patients and insurers.

**How would gold carding work?**  To work, a physician must meet requirements for time and success rate. For example, if over a six-month period, 90% of a physician’s prior authorization requests were approved for a procedure or service, that physician would be exempt from prior authorization requests for that procedure or service.

**Is this being done elsewhere?** Yes! Texas passed a law in 2021 and finalized regulations in 2023 that would create a gold card system for Texas physicians. Congress is also considering legislation that would implement gold carding in the Medicare Advantage program.

**How would this work in DC?** With the passage of the Prior Authorization Reform Amendment Act last year, DC is well positioned via statute to implement a gold card program. DC legislation would need to include DISB to ensure compliance by all parties, but suggested language is complimentary to the language already in law.

**Can physicians abuse this process?** Sure, but a law could have checks in place to ensure the process is not abused. If an insurer can show that during a 90-day period fewer than 90% of potential prior authorizations would not have been approved, and the total number of claims exceeds ten, the physician could have their gold card rescinded. In addition, the gold card can be restricted to a certain procedure or item when it exceeds the 90% threshold, and not a universal gold card, although we encourage physicians to be eligible for multiple gold cards.

**Why do this now? Didn’t we just finish prior auth reform?** DC’s prior auth bill is winning praise and acclaim across the country, but burnout due to paperwork is still rampant. This change is smaller but equally effective. It is simply rewarding a provider who saves time and money for everyone involved in the utilization review process.

**How can I help?** Contact Robert Hay at MSDC at 202-466-1800 x101 or [hay@msdc.org](mailto:hay@msdc.org) for more information and sample legislative language.