Clover

Policy Title	UM Business Continuity - System and Disaster Plan
Policy Department	Utilization Management
Effective Date	12/22/22, 11/29/2023
Revision Date(s)	

Disclaimer:

Clover Utilization Management applies CMS criteria and guidelines, National Coverage Determinations (NCD), Local Coverage Determinations (LCD), Clover Policies, and MCG for determining medical necessity. Clover Policies are intended to provide a standard guideline but are not used to preempt providers' judgment in rendering services. Providers are expected to provide care based on best practices and use their medical judgment for appropriate care.

Purpose:

The purpose of this policy is to establish business continuity in the event of a natural disaster or system failure that disrupts the flow of day-to-day business in Utilization Management.

Scope:

This Policy and Procedure applies to Clover's Utilization Management processes associated with prior authorization requests. Clover's business continuity will be designed to address the specific issue disrupting the prior authorization request process and determine appropriate action to ensure medical care to Clover members is not interrupted or delayed due to the disruption.

Policy:

- Utilization Management System Outage: In the event of a system outage disrupting the prior authorization process, UM will evaluate the impact and will determine if there is an alternative method for prior authorizations or may allow the auth request to be temporarily bypassed depending on multiple factors.

- Natural Disaster impacting a provider and/or member: If a natural disaster occurs in an area that impacts a provider and/or member's ability to request a prior authorization the Business Continuity Analysis Team will be initiated to evaluate the situation

- Provider Communication: In the event a natural disaster or system failure occurs disrupting Clover's ability to perform prior authorization requests, Clover will communicate to impacted providers as needed.

Definitions:

1. CMS: Center for Medicare Services
2. Natural Disaster: A natural event that impacts an area
3. Online Prior Authorization Request Tool: An online tool for prior authorization request
4. Prior Authorizations: A Utilization Management process to review medical records to determine if the service being requested meets medical necessity criteria
5. Utilization Management (UM) Prior Authorization Review System: System used by Utilization Management to work prior authorization request

Procedure:

1. Utilization Management System Outage: In the event one or more of Clover's Utilization Management Systems has an outage which disrupts UM business continuity, the issue identified will be escalated through the Clover IT tracking platform with high priority.

2. Natural Disaster impacting a provider and/or member: In the event a natural disaster impacts a provider and/or member's ability to request a prior authorization, UM will waive the requirement and monitor the situation until the natural disaster no longer

creates a burden to making a prior authorization request. Clover UM will follow prior authorization directions received from CMS.

3. <u>Provider Communication:</u> Clover Provider Solutions team will be notified of disruptions to determine if provider communication is required.