



<b>Policy Title</b>	Business Continuity: UM System Outage
<b>Policy Department</b>	Utilization Management
<b>Effective Date</b>	2/18/2022
<b>Revision Date(s)</b>	

**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:**

To state Clover Health's policy in the event of an unforeseen outage of UM systems that support prior authorizations. This policy establishes guidelines for emergency operations and business continuity.

**Scope:**

The UM system outage policy applies to all Clover Health Medicare Advantage benefit plans and members impacted by a Clover UM system outage.



**Policy:**

In the event of a UM system outage, support will be provided to members and authorization requirements will be lifted during the outage time period.

- Part A, Part B, and supplemental Part C plan benefits are to be provided to members at specified non-contracted facilities (note that Part A and Part B benefits must be obtained at Medicare-certified facilities);
- The 30-day notification requirement to members is waived, as long as all the changes (such as reduction or cost-sharing and waiving authorization) benefit the member

In the event of a UM system outage, providers will be notified when the outage occurs and continuously communicate updates throughout the resolution of the issue. Providers and members will be informed when the UM system is operational and normal activity resumes.

If CMS (Centers for Medicare and Medicaid Services) hasn't provided an end date for the disaster or emergency, plans will resume normal operation 30 days after the initial declaration.

**References**

[42 CFR 422.100\(m\)\(1\)](#)