



Review Timing	Definition	When It's Used	Examples	Key Considerations
Prospective	Review conducted <b>before</b> services are provided or patient is admitted	When seeking <b>prior authorization</b> for scheduled or planned services	<ul> <li>Therapy eval request</li> <li>Scheduled outpatient imaging</li> <li>Elective surgeries</li> </ul>	Must be approved before service begins to avoid denial
Concurrent	Review conducted during ongoing care	For <b>ongoing medical necessity</b> during an active admission or treatment episode	<ul> <li>Inpatient hospital stay</li> <li>Rehab requiring extended length of stay</li> </ul>	Submit clinical updates before current auth ends
Retrospective	Review conducted <b>after</b> the service has been provided	When prior or concurrent review due to eligibility coverage change	<ul> <li>Emergency surgery w/o prior auth</li> <li>Post-discharge review</li> <li>Unexpected ICU stay</li> </ul>	Requires <b>justification</b> and documentation to avoid denial

