

Independent Review Organizations (IROs)

Texas Insurance Code Art. 21.58C

- Certified by TDI (7 currently)
- Used when health plan or its UR agent denies a proposed or ongoing treatment as not medically necessary or appropriate.
- Independence ensured primarily through IRO screening for conflicts of interest, certification by reviewer that no conflicts exist, and confidentiality of identity of reviewer.
- Not available in all cases: services not covered (e.g., cosmetic surgery).
- Plan not subject to IRO process (e.g., Medicaid).

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IROs, contd.

- IRO determination must be rendered within 15 days of receipt of all necessary information (but no later than 20 days after assignment). For cases involving life-threatening conditions, determination must be rendered within 5 days of receiving all necessary information (but no later than 8 days after assignment).
- Determination by IRO is final and binding on the health plan and URA.
- From 11/1/97 to 2/29/04, approximately 3,100 cases have been decided by IROs. About half have been decided in the enrollee's favor (41% upheld; 50% overturned; 9% partially overturned).

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