

Mothers, daughters and sisters across America often serve as the chief medical officers of their families: They make [80%](#) of healthcare buying and purchasing decisions, pick up [3 in 4](#) prescriptions and spend [18%](#) more per year on out-of-pocket healthcare costs than men.

Women are also at the frontline of making health insurance decisions and appeals, especially when it comes to navigating prior authorization.

### What is prior authorization?

**Prior authorization (PA)** — also called preapproval, prior approval, preauthorization or precertification — is the process health plans use to decide whether to cover certain prescribed services or treatments prior to that service or treatment being delivered to the patient.

From a patient's perspective, prior authorization can create delays and barriers to care. For example, when a patient is prescribed a medication or procedure that is subject to prior authorization, the patient then has to work with their provider to submit additional information to the insurer and wait for the insurer's approval to access the medication or procedure. Sometimes insurers will require additional steps, called "step therapy," and information to approve a medication or procedure, leading to further delays.

### How does prior authorization affect women?

While the impact of prior authorization is far-reaching — affecting [51%](#) of insured adults in the last two years — there is a notable pattern of treatments for conditions that disproportionately affect women being subject to prior authorization.

Examples include:

- **Cancer treatment:** Women under 50 are experiencing an [alarming rise in cancer incidence rates](#), setting them up to face a greater burden of prior authorization given that [85%](#) of patients with cancer faced prior authorization requirements for oncology treatments.
- **Mental health care:** Women are [twice](#) as likely as men to experience depression and anxiety; yet, studies across payers like [Medicare Advantage plans](#) indicate that psychiatric services face high levels of prior authorization requirements.
- **Migraine disease treatment:** Women are [three times](#) more likely to experience migraine than men and, among surveyed migraine patients, [64%](#) reported experiencing prior authorization requirements.

## **How can healthcare stakeholders make a difference in addressing patient challenges with prior authorization processes?**

- Share resources to help patients and providers navigate current prior authorization practices
- Form collaborations that bring together patient advocacy groups, provider organizations, health plans and payers to brainstorm, implement, and raise awareness about reforms to prior authorization practices
- Consider the impact of prior authorization reforms on women as patients and caregivers when evaluating reforms for success and searching for opportunities to further improve prior authorization practices

### **HealthyWomen Resources**

[HealthyWomen Article: How to Navigate Prior Authorization](#)

[HealthyWomen Infographic: What You Need to Know About Prior Authorization](#)

[HealthyWomen Article: Prior Authorization Doesn't Have to Be a Barrier to Care](#)