



WHEN YOUR CARE IS BEING DELAYED

A step-by-step guide + email template to help you
navigate referral and prior authorization delays

IF YOU'RE HERE, SOMETHING IS BEING DELAYED

If you're waiting on a referral or prior authorization that hasn't been submitted, you're not alone.

This guide walks you through:

- How to find your insurance requirements
- What steps to take
- Exactly what to say (with a copy + paste email)

You shouldn't have to chase your own care—but if you do, this can help you move things forward.

Please note: "This information is for educational purposes only and is not a substitute for medical advice, diagnosis, or treatment.

Always follow your surgical/provider team's instructions and consult your healthcare provider with any questions."

STEP 1

CONFIRM THE DELAY

Ask your doctor's office:

- Has my referral/prior authorization been submitted?
- If not, when will it be submitted?

STEP 2

CHECK YOUR INSURANCE POLICY

There is no single federal rule—this depends on your insurance.

You can check 3 ways :

Option 1: Go to your health insurance website

Search: “[Your Insurance] provider manual prior authorization timeline”

Option 2: Call Member Services and ask:

“Do providers have a required timeframe to submit referrals or prior authorizations?”

Option 3: Use AI (its fast and effective)

Please remember to always fact check when using AI*

Copy and paste this:

“Can you tell me if [YOUR INSURANCE] requires providers to submit prior authorizations or referrals within a specific timeframe? If so, link the policy and quote the exact language.”

STEP 3

FIND THE LANGUAGE

Look for:

- “within ____ days”
- “within ____ working days”
- “timely access to care”

Save or screenshot it.

STEP 4

SEND A WRITTEN REQUEST

Personalize the template provided on the next page

STEP 5

ESCALATE IF NEEDED

If nothing happens:

Contact your health insurance company and request an “Access to Care Grievance”

EMAIL TEMPLATE

COPY & PASTE EMAIL TEMPLATE

Subject: Urgent Follow-Up: Referral / Prior Authorization Submission

Dear [DOCTOR'S OFFICE / PROVIDER NAME],

I am writing to follow up on the referral/prior authorization for [PROCEDURE / SPECIALIST] following my appointment on [DATE].

I was informed that it may take [INSERT TIMEFRAME YOU WERE GIVEN] to submit this request to [INSURANCE COMPANY]. I would like to formally request that this be submitted as soon as possible in order to comply with [INSURANCE COMPANY] policy. According to [POLICY / PROVIDER MANUAL NAME], providers are required to submit referrals/prior authorizations within [INSERT TIMEFRAME].

As of today, we are at or beyond that timeframe. This delay is unacceptable as I am currently experiencing [DESCRIBE SYMPTOMS]. While I understand there may be clinical considerations, these symptoms are impacting my daily life and were the reason for seeking care. Additionally, with scheduling already extending [INSERT TIMEFRAME], delaying submission will further delay access to care.

I will be awaiting the reference number and unfortunately if the referral is not submitted by [INSERT DATE], I will be contacting [INSURANCE COMPANY] Member services to open an Access to Care Grievance in order to help facilitate this process.

Thank you for your prompt attention to this matter.

Sincerely,

[YOUR NAME]

[DATE OF BIRTH (optional)]

YOU DESERVE TIMELY CARE.

SAVE THIS.

SHARE IT.

USE WHAT YOU NEED.