

Subject: Major TMS Wins: Evernorth Drops Prior Auth, Premera & Highmark Expand Coverage

Dear CTMSS Members,

We're excited to share three significant developments that should improve access to TMS treatment for patients:

Evernorth Eliminates Prior Authorization for TMS (Effective March 6, 2026)

Evernorth has announced they will no longer require prior authorization for Transcranial Magnetic Stimulation services for in-network providers. Members must meet the criteria in their [TMS Coverage policy](#) to be eligible.

This change applies to:

- Standard repetitive TMS
- Deep TMS
- Theta burst stimulation

For Evernorth questions, contact your provider relations representative.

Premera Expands TMS Coverage (Effective January 1, 2026)

Premera Blue Cross has significantly updated their TMS policy with several improvements:

Accelerated TMS Now Covered:

- Multiple daily treatments now approved (up to 5 sessions/day for standard/deep TMS, 10 sessions/day for theta burst)
- Same total treatment numbers maintained
- Note: fMRI-guided or neuronavigation protocols remain investigational (e.g. SAINT)

Maintenance TMS Coverage:

- Initial authorization: Up to 16 weeks at 2x/week OR up to 26 weeks at 1x/week or less
- Subsequent authorizations: Up to 26 weeks when improvement is maintained
- Frequency: 2 treatments/week or less

Additional Updates:

- Reduced medication trial requirements for MDD (now 3 failed trials vs. 4)
- Coverage for adolescents 15+ with MDD
- Coverage for OCD and bipolar depression
- Clarified extension criteria for intensive courses

For detailed Premera criteria, see their [updated policy 2.01.526 \(effective 1/1/2026\)](#).

Highmark Expands TMS Coverage to Adolescents and Adds Accelerated TMS (Effective February 9, 2026)

Highmark Blue Cross Blue Shield has updated their TMS policy (Medical Policy Z-4-018, effective February 9, 2026) with two notable expansions:

What Changed:

Coverage for patients age 11+ with MDD

Accelerated TMS (iTBS): Up to 5 treatments/day for 6 days in weeks 1-2, then 2 treatments/day for 4 days in weeks 3-6

For Highmark questions, contact your provider relations representative.

For detailed Highmark criteria, see Medical Policy Z-4-018 (effective February 9, 2026).

What This Means for Your Practice:

These changes represent meaningful progress in TMS accessibility. The elimination of prior auth with Evernorth, expanded coverage with Premera, and Highmark's new adolescent and accelerated TMS coverage all represent concrete wins for patient access to evidence-based treatment.

MAKE YOUR VOICE HEARD!:

Share your insurance experiences here: <https://forms.gle/EXo8xZKcqfGzrQWf8>

Your real-world experiences with these policy changes are invaluable to our advocacy efforts. Have you encountered issues implementing these new policies? Seen positive outcomes? Run into unexpected barriers with these or other insurers?

Best regards,

The CTMSS Insurance Committee