



CORPORATE MEDICAL POLICY

Introduction

Purpose:

This manual is a source of proprietary information for employees and participating practitioners of all products administered by the Corporation who require knowledge of current corporate medical policies and their rationale.

Medical policies can be highly technical and are designed to be used by our participating health care practitioners in assisting them to understand coverage determinations for our members/subscribers. As a result we recommend patients utilizing this information review the policies with their practitioner(s) so they may fully understand the policies as they relate to their particular situation.

Medical policies included in this manual are not intended to certify coverage or reimbursement availability, but are statements about a particular technology and/or are a blend of administrative and medical appropriateness criteria that assist in clarifying coverage of services based on interpretation of member/subscriber contracts.

The medical policies in this manual have been reviewed and approved by the Corporate Medical Directors, the Corporate Medical Policy Technology Assessment and/or Corporate Medical Policy Contract Clarification Committee(s) and supercede any other policies issued by other sources, such as the Blue Cross Blue Shield Association (BCBSA), except where changed by contract.

Medical policies specifically state whether a service: is eligible for coverage (e.g., medically necessary or appropriate); requires specific criteria to be met in order to be eligible for coverage; or is investigational.

Medical policies are utilized as a guide. Coverage decisions are made on a case-by-case basis and in accordance with a member's subscriber contract. While a service may be medically appropriate, it may be excluded from a member's subscriber benefit plan. Always refer to the member's particular benefit plan to determine if a service may be considered for coverage under that plan and if a specific limitation or exception exists.

For some technologies, the Health Plan utilizes InterQual® Clinical Decision Support Criteria to assist in the decision making process; and it is so noted in the medical policy index. Providers may contact the Customer/Provider Service Department in order to obtain a copy of the InterQual® criteria when appropriate.

The policies included in this manual are written for commercial contracts only. Please refer to the Centers for Medicare and Medicaid Services (CMS) for medical policies pertaining to Senior contracts. Websites for review of CMS policies are: <http://www.cms.hhs.gov/Manuals/IOM/list.asp#TopOfPage> for the Medicare Manual, <http://www.cms.hhs.gov/mcd/indexes.asp?clickon=index> for the latest National coverage decisions and for local Upstate New York Medicare policies.

Please note:

Although medical policies are effective on the date they are approved by the Corporate Medical Policy Technology Assessment and/or Corporate Medical Policy Contract Clarification Committee(s), updates to the claims processing systems may not occur for up to 90 days in order to allow you to update your billing systems accordingly.

When policy criteria change, the Health Plan's requirements related to medical records may also change. Providers should call Customer Service or check the Univera HealthCare web site for the most up-to-date information on medical records requirements. Medical records requirements can be found on line by clicking on *For providers*, followed by *electronic payment and remittance* and lastly by clicking on *medical record requirements*. Failure to send in the required records with the claim submission could delay claim processing and payment.

Intention for Use:

Medical policies do not constitute medical advice. Treating practitioners are solely responsible for medical advice and for the treatment of members/subscribers.

The medical policies listed here represent those currently in use by the Corporation. Additional policies will be added regularly as they are developed.

Revised: 01/26/11

Medical services are constantly changing and we reserve the right to periodically review and update our policies. Although we endeavor to maintain up-to-date medical policies in this manual, some recent changes may not yet be incorporated herein. Our most recent policies shall apply.

Appeals/Application of Policies:

In the event a member/subscriber or his/her practitioner disagrees with a coverage determination, the Corporation provides the right to appeal the decision. In addition, a member/subscriber may have an opportunity for an independent external review of coverage denials based on lack of medical necessity or experimental/investigational status.

For specific questions about the applicability of a medical policy to a member's/subscriber's unique clinical circumstances, practitioners should send the relevant clinical information (including supporting scientific based literature) to the appropriate Health Plan Division office, as listed below.

Attention to:	Address:	Phone:	Fax:
Provider Services	205 Park Club Lane Williamsville, NY 14221	716-857-4444 or 800-617-1114	800-742-6153