



**EFFECTIVE DATE:** 01 | 23 | 2013  
**POLICY LAST UPDATED:** 06 | 02 | 2015

## OVERVIEW

This is an administrative policy that defines medical necessity for Commercial products as adopted by Blue Cross & Blue Shield of Rhode Island (BCBSRI). This term is used in all member certificates and the definition noted below is consistent in all commercial agreements. This policy is not applicable to BlueCHIP for Medicare.

## MEDICAL CRITERIA

“**Medically necessary**” means that the healthcare services provided to treat a member’s illness or injury, upon review by BCBSRI are:

- Appropriate and effective for the diagnosis, treatment, or care of the condition, disease, ailment, or injury for which it is prescribed or performed;
- Appropriate with regard to generally accepted standards of medical practice within the medical community;
- Not primarily for the convenience of the member, the member’s family, or provider of such member;  
AND
- The most appropriate supplies or level of service that can safely be provided to the member, i.e., no less expensive professionally acceptable alternative is available.

## PRIOR AUTHORIZATION

None

## POLICY STATEMENT

Reimbursement is provided for all medically necessary services when the medical criteria and the guidelines noted above are met. In addition, services must be a covered benefit.

BCBSRI reserves the right to complete preauthorization or retrospective review as defined in specific medical policies. In some instances, medical records may be requested for determination of medical necessity. When medical records or clinical information is requested, all the specific information needed to make the medical necessity determination must be included.

## COVERAGE

Benefits may vary between groups/contracts. Please refer to Subscriber Agreement for the applicable "services not medically necessary" coverage.

## BACKGROUND

Not applicable

## CODING

Not applicable

## RELATED POLICIES

None

## **PUBLISHED**

Provider Update, August 2015

Provider Update, April 2013

## **REFERENCES**

None

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This medical policy is made available to you for informational purposes only. It is not a guarantee of payment or a substitute for your medical judgment in the treatment of your patients. Benefits and eligibility are determined by the member's subscriber agreement or member certificate and/or the employer agreement, and those documents will supersede the provisions of this medical policy. For information on member-specific benefits, call the provider call center. If you provide services to a member which are determined to not be medically necessary (or in some cases medically necessary services which are non-covered benefits), you may not charge the member for the services unless you have informed the member and they have agreed in writing in advance to continue with the treatment at their own expense. Please refer to your participation agreement(s) for the applicable provisions. This policy is current at the time of publication; however, medical practices, technology, and knowledge are constantly changing. BCBSRI reserves the right to review and revise this policy for any reason and at any time, with or without notice. Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

