

Medical Coverage Policy



**Blue Cross
Blue Shield**
of Rhode Island

Psychological and Neuropsychological Testing

Device/Equipment Drug Medical Surgery Test Other

Effective Date:	7/1/2008	Policy Last Updated:	3/20/2012
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Prospective review is recommended/required. Please check the member agreement for preauthorization guidelines.

Prospective review is not required.

Please note: Psychological Testing - Frequently Asked Questions for Providers are listed at the end of this policy.

Description:

The physician or other healthcare provider measures cognitive, psychomotor, and other abilities through written, oral, or combined format testing. The testing is accomplished by the combination of several types of testing procedures. It is expected that the administration of these tests will generate material that will be formulated into a report.

Psychological testing refers to a series of tests used to evaluate and treat an individual with emotional, psychiatric, neuropsychiatric, personality illness(es), or developmental delays.

Neuropsychological testing is used to determine the brain's capacity with respect to short- and long-term memory, abstract reasoning, attention concentration, executive function, motor skills and other cognitive and psychological factors.

Impact® screening provides a **computerized neurocognitive assessment tool** used in concussion screening. The test is now being used by a wide range of professional providers (e.g. Emergency Room, Urgent Care, primary care physicians, General Practice, and internal medicine) and is covered.

Medical Criteria:

Not applicable.

Policy:

Psychological/Neurological testing is covered only when submitted by one of the following providers:

- Psychiatrist, or
- Neuro-psychologist, or
- Psychologist, or
- Pediatric neurodevelopmental specialist.

The following two services, in the aggregate, are limited to 6 hours (units) of testing per provider/group per calendar year. Services greater than 6 hours will be denied as not separately reimbursed:

**96101
96102**

The following three services, in the aggregate, will be limited to 10 hours (units) of testing per provider/group per calendar year. Services greater than 10 hours will be denied as not separately reimbursed:

96116
96118
96119

The following interview codes are covered and can be filed on the same dates of services as the above codes and do not apply to the neurological/psychological reimbursement limits described above, however, policy statement speciality restrictions do apply:

90801 (code deleted effective January 1, 2013)
90802

The following testing code is covered and does not apply to the psychological/neuropsychological testing limits described above, however, policy statement provider speciality restrictions do apply:

96103

The following codes, with the exception of 96111, are covered as medical services and not impacted by the psychological/neuropsychological testing limits and provider speciality limitations of the this policy:

96105
96110
96111 (this code is limited to specialties in the policy statement)

This code includes administering the test, and interpreting and explaining results to patient. This code should also be used for IMPACT screening.

96120

The following CPT code is covered and impacted by the psychological/neuropsychological testing limits of this policy. It also is not limited to psychiatrists, neuro-psychologists, psychologists, pediatric neurodevelopmental as NONE of those would use the code. This code is intended for Speech, MSW, and OT professionals.

96125

Coverage

Benefits may vary between group/contract. Please refer to the subscriber agreement/member certificate/RlIte Care contract for applicable diagnostic imaging, lab, and machine tests, medical or behavioral health benefits/coverage.

If services are being provided under state or federal laws that provide services for the health of school children or handicapped children, then they are excluded from coverage (See Rhode Island General Law, Title 16, Chapters 21, 24, 25, and 26 and applicable regulations governing the health of school children and special education of handicapped children or comparable requirements established by federal law or state law of applicable jurisdiction).

If services are being provided as part of Early Intervention Services, please refer to the Early Intervention Policy.

Coding:

The following codes are covered under the member's diagnostic imaging, lab, and machine test benefit:

96101
96102

96116
96118
96119

The following therapy codes will be considered not separately reimbursed IF provided on the same date as 96101, 96102, 96116, 96118, or 96119:

90804 (code deleted effective January 1, 2013)
90805 (code deleted effective January 1, 2013)
90806 (code deleted effective January 1, 2013)
90807 (code deleted effective January 1, 2013)
90808 (code deleted effective January 1, 2013)
90809 (code deleted effective January 1, 2013)
90810 (code deleted effective January 1, 2013)
90811 (code deleted effective January 1, 2013)
90812 (code deleted effective January 1, 2013)
90813 (code deleted effective January 1, 2013)
90814 (code deleted effective January 1, 2013)
90815 (code deleted effective January 1, 2013)
90823 (code deleted effective January 1, 2013)
90824 (code deleted effective January 1, 2013)
90826 (code deleted effective January 1, 2013)
90827 (code deleted effective January 1, 2013)

The following is a list of most commonly used tests.

Note: this is not an inclusive list and CPT or HCPCS codes do not exist for any of these tests.

16-PF

ABEL Screen

"ACTERS-ADD_H Comprehens, Teachers Rating"

ADDES Attention Deficit Disorder Evaluation Scales

ADHD Rating Scale

Adolescent Anger Rating Scale

Adolescent Aperception cards

Adolescent Depression Scale (Reynolds)

Adolescent Drinking Index

Adolescent Psychopathology Scale

Adolescent Symptom Inventory (Checkmate Plus)

Alcohol Use Inventory

All Tests on the ValueOptions list

Aphasia Screening Test (Reitan Indiana)

Asperger/Autism Rating Scale

Asperger's Syndrome Diagnostic Scales (ASDS)

Attention Deficit Disorders Evaluation Scale (McCarney)

Attention Deficit Scales for Adults (ADSA)

Bayley Scales of Infant Development

Beck Anxiety Inventory

Beck Depression Inventory

Beck Depression Inventory-II (BDI-II)

Beck Hopelessness Scale (BHS)

Beck Scale for Suicidal Ideation

Beery VMI (developmental Test of Visual-Motor Integration)

Behavior Assessment System for Children (BASC)

Behavior Assessment System for Children -2 (BASC-2) Parent version

Behavior Assessment System for Children -2 (BASC-2) Self-report Version

Behavior Assessment System for Children -2 (BASC-2) Teacher version

Behavior Dimensions Scale (McCarney)

Behavior Rating Inventory of Executive Functions
Bender Gestalt
Bender Visual Motor Gestalt Test
Benton Facial Recognition Test
Benton Judgment of Line Orientation Test
Benton MAE Sentence Repetition
Benton MAE Token Test
Benton MAE Visual Naming Test
Benton Multilingual Aphasia Exam (BMAE)
Benton Right-Left Orientation test
Benton Serial Digit Learning Test
Benton Visual Form Discrimination test
Benton Visual Retention Test
Booklet Categories Test
Boston Diagnostic Aphasia Examination-3
Boston Naming Test
BRIEF Neuropsychological Cognitive Exam
Brief Symptom Inventory
BRIEF(Behavior Rating Inventory of Executive Functioning)
BRIEF(Behavior Rating Inventory of Executive Functioning) Adult
Brown Attention-Deficit Disorder Scales
Burk's Behavior Rating Scale
CAP(Child Attention Problems)
CAT(Children's Apperception Test)
Categories Test
CAVLT-Children's Auditory Verbal Learning Test
CBCL-Achenbach Child Behavior Checklist
CELF Clinical Evaluation of Language Fundamentals
Child Depression Inventory (Kovacs)
Child Depression Scale (Reynolds)
Child Mania Rating Scale
Child Symptom Inventory (Checkmate Plus)
Childhood Autism Rating Scales
Children's Attention & Adjustment Survey (CAAS)
Children's Category Test (CCT)
Children's Color Trails Test
Children's Depression Inventory (CDI)
Children's Depression rating Scale-Revised
Children's Manifest Anxiety Scale-Revised
Children's Memory Scale
Children's Personality Questionnaire
Children's State-Trait Anxiety Inventory
Chronic Pain Battery
Clinical Attention Test-Adult (CAT-A)
Clinical Attention Test-Child (CAT-C)
Clock Drawing
Cognistat
Color Form Test
Comprehensive BEH Rating Scale for Children (CBRSC)
Computer Category test
Conner's Adult ADHD Rating Scale (CAARS)
Conner's Continuous Performance Test
Connor's Continuous Performance Test II
Connor's Rating Scale-Revised
Connor's Rating Scale-Teacher or Parent
Controlled Word Fluency Test

COWAT (Controlled Oral Word Association test)
CPI (California Psychological Inventory)
CPQ Children's Personality Questionnaire
CVLT-California Verbal Learning Test
CVLT-California Verbal Learning Test for Children
Delis-Kaplan Executive Functional Scale
Dementia Rating Scales (Mattis)
Denmon Memory Battery
Detroit Test of Learning Aptitude
Developmental Test of Visual Motor Integration (Berry-Biktenica)
Deverean Scales of Mental Disorders
Diagnostic Achievement Battery-2
Diagnostic Achievement battery-2(DAB2)
Diagnostic Interview for Children & Adolescents Computer program (DICA-IV)
Differential Ability Scale (DAS)
Dyadic Adjustment Scale
Early Childhood Attention Deficit Disorders Evaluation Scale
Eating Disorder Inventory 2 (EDI-2)
Eating Inventory
Endler Multidimensional Anxiety Scales
Examining for Aphasia
Expressive One Word Vocabulary Test-Revised
Family Apperception Test
Family Kinetic Drawing
Field Object Memory Evaluation
Finger Tapping Test (Electric or Manual)
FIRO-B
Folstein Mini Mental Status
General Ability Measures for Adults
Gilliam Autism Rating Scale (GARS-2)
Gilliam Asperger's Disorder Scale (GADS)
Goldman-Fristoe Woodcock Auditory Discrim. Battery
Gordon Diagnostic System
Gray Oral Reading Test
Grip Strength
Grooved Pegboard
Halstead Reitan Neuro Battery
Hamilton Depression Inventory (HDI)
Hamilton Rating Scale for Depression Revised (Clinician Form)
Hamilton Rating Scale for Depression-Revised (Self Report)
Hand Test
Hare Psychopathy checklist-R (PCL-R)
High School Personality Inventory
Holtzman Inkblot Test
Hooper Visual Organization Test
House Tree Person (H-T-P)
"HSQ, HSQ-R (Home Situations Questionnaire)"
Human Figure Drawings
Incomplete Sentences Blank
Intermediate Visual & Auditory CPT (IVA)
Judgment of Line Orientation
KABC (Kaufman Assessment Battery for Children)
Kaufman Adolescent and Adult Intelligence Test
Kaufman Short Neuropsychological Assess Procedure (K-SNAP)
Kinetic Family Drawings
Lateral Dominance Exam

Louisville Behavioral Checklist
Luria Nebraska Neuropsych Battery
Luria Nebraska Neuropsych Battery for Children
Luria Nebraska Neuropsych Battery for Children-Screen Version
Luria Nebraska Neuropsych Battery-Screen Version
Make a Picture Story
MAPI (Millon Adolescent Personality Inventory)
Marital Satisfaction Inventory Revised (MSI-R)
Maryland Addictions Questionnaire (MAQ)
Matching V's and Figures Test
McCarthy Scales of Children's Abilities
McGill Pain Inventory
Memory Assessment Scales
Menyuck Sentence Comprehension Test
MicroCog Assessment of Cognitive Functioning
Millon Adolescent Clinical inventory (MACI)
Millon Adolescent Personality Inventory (MAPI)
Millon Behavioral Health Inventory (MBH)
Minnesota Test for Differential Diagnosis of Aphasia
MMPI Minnesota Multiphasic Personality Inventory
MMPI-2 Minnesota Multiphasic Personality Inventory-2
MMPI-A Minnesota Multiphasic Personality Inventory Adolescent
Motor-Free Visual Perception Test
Multiscore Depression Inventory for Adolescents and Adults
Multiscore Depression Inventory for Children
Neo Five Factor Inventory (NEO-FFI)
NEO Personality-R (NEO PI-R)
NEPSY
NESPY
Neuropsychological Impairment Scale
Omni IV Personality Disorder Inventory
Omni Personality Inventory
Paced Auditory Serial Addition Test
Pain Apperception test
Pain Patient Profile
Pain Patient Profile (P3)
Parent Child Relationship Inventory (PCRI)
Parenting Stress Index
Parenting Stress Index (PSI)
PASAT C Auditory Serial Addition Test
Peabody Developmental Motor Scales and Activity Cards
Peabody Individual Achievement Test-Revised (PIAT-R)
Peabody Picture Vocabulary Test-Revised (PPVY-R)
Perception of Ability Scale for Students
Personal Experience Inventory for Adolescents (PEI)
Personal Experience Inventory for Adults (PEI-A)
Personality Assessment Inventory
Personality Inventory for Youth
Personality Research Form (PRF)
Philadelphia Head Injury Questionnaire
PIAT-R (Peabody Individual Achievement test)
PIC-R (Personality Inventory for Children-revised)
Piers-Harris Children's Self Anapt Scale
Porteus Mazes
PPVT-III Peabody Picture Vocabulary Test-III)
Problem Behavior Inventory

Problem Experiences Checklist
Progressive Figures Test
"Psychiatric Diagnostic Interview, Revised (PDI-R)"
Psychological Tests Recommendations Summary 7/23/07
Purdue Pegboard
Quick Neurological Screening test-2 (QNST-2)
RATC (Roberts Apperception test for Children)
Raven's Progressive Matrices (all versions)
Repeatable Battery for Assessment of Neuropsychological Status (RBANS)
Revised Behavior Problem Checklist (RBPC)
Revised Child Manifest Anxiety Scale
Revised Token Test
Rey 15 Item Test-move to alphabetical order
Rey Auditory Verbal Learning Test-move to alphabetical order
Reynolds Adolescent Adjustment Screening Inventory
Reynolds Adolescent Depression Scale
Reynolds Adolescent Depression Scale
Reynolds Child Depression Scale
Rey-Osterrieth Complex Figure Test
Rorschach
Rotter Incomplete Sentence Test
School Behavior Checklist
"School Situations Questionnaire (SSQ,SSQ-R)/Survey"
SCID II Patient Questionnaire
SCID Screen Patient Questionnaire
SCL-90-R
Seashore Rhythm Test
Selective Reminding Test
Sensory Perceptual Exam (Klove)
Severe Impairment Battery (SIB)
Shipley Institute of Living Scale
Short Category Test, Booklet Format
Single and Double Simultaneous Stimulation Test
Sixteen Personality Factor Questionnaire (16pf)
Slosson Full Range Intelligence Test (S-FRIT)
Slosson Intelligence Test Revised
Social Phobia and Anxiety Inventory
Speech Sounds Perception Test
Stanford Binet Intelligence Scale
State Trait Anger Expression Inventory
State Trait Anxiety Inventory
Stroop Color Naming
Structured Clinical Interview for DSM-Dissociative Disorders (SCID-D)
Structured Interview of Reported Symptoms
Substance Abuse Subtle Screening inventory
Suicidal Ideation Questionnaire
Suicide Probability Scale
Symbol Digit Modalities Test
Symptom Assessment 45 Questionnaire
Tactual Performance task (TPT)
Target Test
TAT (Thematic Apperception Tests)
Taylor-Johnson Temperament Analysis
Teacher Self Report (Achenbach)
TED (Tasks of Emotional development)
Tell-Me -A-Story (TEMAS)

Test of Emotional development (TED)
Test of Every Day Attention (TEA) (TEA-CH for children)
Test of Nonverbal Intelligence-3(TONI-3)
Test of Visual Motor Skills Revised
Test of Visual Motor Skills, Upper Level
Test of Visual Perceptual Skills (non-motor)-R
Test of Visual Perceptual Skills (non-motor)-Upper Level
Test of Visual Perceptual Skills Revised (TVPS:R)
Token Test (revised Token Test, Token Test for Children)
TONI2 Test of Nonverbal Intelligence
TOVA Test of Variable Attention
Tower of London
Trail Making Test
Trauma Symptom Checklist for Children (TSC)
Trauma Symptom Inventory (TSI)
Validity Indicator Profile (VIP)
Verbal Fluency
Vigil Continuous Performance Test
Vineland Adaptive Behavior Scales
Vineland Social-Emotional Early Childhood Scales
Visual Search and Attention Test (VSAT)
Visual-Aural Digit Span Test
VMI (Developmental Test of Visual-Motor Integration)
VOT (Hooper Visual Organization Test)
WAIS-III (Wechsler Adult Intelligence Scale-III)
WAIS-R (Wechsler Adult Intelligence Scale-Revised)
WAISR-NI: WAISR as Neuropsychological Instrument
WASI (Wechsler Abbreviated Scale of Intelligence)
Wechsler Memory Scale
Wechsler memory Scale (WMS)
Wechsler memory Scale Revised
Wechsler Memory Scale-3rd Edition (WMS-III)
Wechsler Memory Scale-Revised
Wechsler Preschool and Primary Scale of Intelligence Rev (WPPSI-R)
Wender Utah Rating Scale
Wepman Auditory Discrimination Test
Wepman's Auditory Memory Battery
Western Aphasia Battery
Western Personality Inventory
Whitaker Index of Schizophrenic Thinking (WIST)
Wide Range Achievement test-3rd Edition (WRAT-3)
Wide Range of Assess of Vis-Motor Abil (WRAVMA)
WISC-IV (Wechsler Intell Scale for Children)
Wisconsin Card Sorting Test
WISC-R (Wechsler Intell Scale for Children Revised)
Wonderlic Personnel Test
Woodcock Language Proficiency Battery-R
Word Fluency/Verbal Fluency
WRAML-Wide Range Assessment of Memory and Learning
Xaufman Brief Intelligence Test (K-Bit)
Youth Inventory (Checkmate Plus)
Youth Self Report (Achenbach)
Zung Depression Index

The following tests are not covered as they are educational and excluded from coverage:
Clinical Attention test -Child (CAT-C)

Clinical Attention test -Adult (CAT-C)
WIAT: Weschler Individual Achievement Test for Children
Wide Range Achievement Test
Woodcock Johnson Psychoeducational Battery (Achievement)
Woodcock Johnson Psychoeducational Battery (Cognitive)
Woodcock Reading Mastery Tests-R
WRAT: (Wide Range Achievement test 3rd Edition)

Also known as:

N/A

Related topics:

Behavioral Health Services
Early Intervention Services

Published:

Provider Update, April 2008
Provider Update, July 2008
Provider Update, September 2010
Provider Update, June 2012

Frequently Asked Questions for Providers

Q: Do I collect a copayment for psychological testing?

A: Psychological testing is considered diagnostic medical testing. Diagnostic medical testing benefits may vary by group. Please contact the Physician and Provider Service Center at (401) 274-4848 or 1-800-230-9050 to verify benefits.

Q: Does psychological testing count toward a member's annual behavioral health outpatient benefit limit?

A: No, psychological testing is covered as a diagnostic test, not a behavioral health benefit.

Q: Is psychological testing subject to a member's deductible?

A: Since psychological testing is considered diagnostic medical testing, the allowance may be subject to the deductible. Please contact the Physician and Provider Service Center at (401) 274-4848 or 1-800-230-9050.

Q: Does psychological testing require a referral for BlueCHIP products?

A: No, psychological testing does not require a referral for BCBSRI participating providers.

Q: Does BCBSRI have any specific credentialing requirements for technicians administering reports?

A: No. We credential the reporting provider, who is therefore responsible for ensuring that the technician is qualified.

Q: Is it appropriate to track the time spent providing psychological testing and then submit a claim for all the units at one time?

- A:** No, the units cannot be bundled together and billed on the same day. You must submit a claim for psychological testing on the actual date that the service is performed, and there must be corresponding documentation in the record to support the claims submission.
- Q:** **How should time spent on test interpretation and report writing be reflected in the medical record?**
- A:** Records or supporting documents created at the time of testing and report generation should document time accurately.
- Q:** **Should the feedback session be billed as a testing session?**
- A:** No, the feedback session is not considered psychological testing and should not be billed that way. The feedback session may meet the CPT guidelines for psychotherapy, or for physicians, evaluation and management services.
- Q:** **Does BCBSRI allow psychological testing and a 90801 (Psychiatric Diagnostic Interview Examination) on the same day?**
- A:** Yes, you may submit claims for psychological testing and a 90801 on the same date of service. You may also submit claims for a 90802 on the same date of service as psychological testing. Each service must independently meet all reporting/coding requirements and not overlap (e.g., the time of 90801 is not counted towards any testing services).
- Q:** **Do the limits to yearly hours apply to calendar year or benefit year?**
- A:** Calendar year.
- Q:** **Does BCBSRI distinguish between psychological and neuropsychological testing?**
- A:** Yes, BCBSRI follows CPT coding rules.
- Q:** **Do the same testing limits apply to testing performed in an inpatient as well as outpatient setting?**
- A:** Yes, testing performed when a member is inpatient will count toward the testing limits.
- Q:** **What is the process to request additional units of testing?**
- A:** The testing limits are a payment limit; therefore you may continue to perform additional testing. However, you will not receive additional payment for testing beyond the limits. Members may not be charged for additional hours exceeding the payment limit.
- Q:** **Does BCBSRI allow claims with CPT codes 96101 and 96118 on the same date of service by the same provider?**
- A:** Yes.
- Q:** **Does “interpretation and report” include time spent reviewing records or documentation from other sources?**
- A:** No, interpretation and reporting time should only reflect time spent interpreting the tests that have been administered. The review of external records is considered not separately reimbursed; therefore this time cannot be charged to the member.

Q: How do these limits apply to CPT codes 96103 and 96120 (psychological and neuropsychological testing administered by a computer)?

A: These limits do not apply to CPT codes 96103 and 96120; however, please be advised that the same provider may only submit these codes once per date of service.

Q: Can I perform psychological testing and psychotherapy on the same date of service?

A: No, the following therapy codes will be considered not separately reimbursed if provided on the same date of service as 96101, 96102, 96116, 96118, or 96119:
90804, 90805, 90806, 90807, 90808, 90809, 90810, 90811, 90812, 90813, 90814, 90815, 90823, 90824, 90826, 90827.

Q: If I conduct an initial assessment and determine that the testing needs of the patient exceed the testing limits, can I refer the patient to another provider?

A: Yes.

Q: What does it mean that the limits are per “provider or group”?

A: Providers within the same group practice are considered one provider for the purposes of these limits. If a BCBSRI member reaches the testing limits with one provider in a group practice, no additional payments will be made for testing rendered by another provider in the same group practice.

Q: What are the claims submission guidelines when a patient completes a test administered by the computer for part of the testing session, and the remainder of the session is spent with the psychologist?

A: You should always follow CPT guidelines. Presently, it would be appropriate to submit a claim for the computer test and a 96101 or 96118, provided that the actual time spent with the psychologist met the CPT guideline “per hour of the psychologist’s time.” You cannot factor time spent on the computer test into the 96101 or 96118 for that day. For example, if a patient spent 15 minutes completing a computer test and then spent only 45 minutes with the psychologist, it would not be appropriate to submit a claim for 96101 or 96118 for the 15 minutes spent on computer testing. Additionally, any time spent interpreting the test should not be reported using 96101 or 96118. These two services represent interview and testing by the physician or psychologist and the time spent **integrating** multiple test results into a report.

Q: Does psychological testing include observation of the patient in a social setting?

A: No, observation is not a covered service.

Q: Are consultations with teachers and other third parties considered part of the psychological testing?

A: No. These services are not considered psychological testing and are not separately reimbursed.

Q: Does this policy apply to both adults and children?

A: Yes.

Q: For children, how do I determine if the testing is the responsibility of the school system or the patient's health insurance plan?

A: Please refer to Rhode Island General Law, Title 16, Chapters 21, 24, 25, and 26 and applicable regulations governing the health of school children and special education of handicapped children or comparable requirements established by federal law or state law of applicable jurisdiction. Testing performed for educational purposes is not covered.

Q: Can I submit a claim for a psychotherapy session when I perform psychological testing, and the payment limit has been met?

A: No. You must follow CPT coding rules. It is incorrect to report psychological testing as psychotherapy.

Q: How do these limits apply if the member has had psychological testing prior to July 1, 2008?

A: The payment limit is effective July 1, 2008. Therefore testing conducted prior to that date will not count toward the payment limit for 2008.

Q: Can a hospital get reimbursed if they submit one of the testing codes?

A: Yes, the hospital can bill and be paid for the service only when done outpt by a provider that is an employee of the hospital, otherwise the provider will files for the services.

Q: Can 96111 be filed by a pediatrician?

A: No, 96111 is extended testing and is limited to the following specialities: Psychiatrist, or Neuro-psychologist, or Psychologist, or Pediatric neurodevelopmental specialist.

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.