

Cosmetic Definition

If Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) determines a service or procedure to be cosmetic, the following definition of Cosmetic applies:

Surgery and other services performed primarily to enhance or otherwise alter physical appearance without correcting or improving a physiological function.

Experimental/Investigative Definition

If Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) determines a technology (drug, device, diagnostic procedure, medical or behavioral health treatment or procedure) to be experimental/investigative, the following definition of Experimental/Investigative applies:

The use of any Treatment, Service, procedure, Facility, equipment, prescription drug, device or Supply (intervention) which is not determined by Blue Cross to be medically effective for the condition being treated. Blue Cross will consider an intervention to be Experimental/Investigative if: the intervention does not have Food and Drug Administration (FDA) approval to be marketed for the specific relevant indication(s); or, available scientific evidence does not permit conclusions concerning the effect of the intervention on health outcomes; or, the intervention is not proven to be as safe and as effective in achieving an outcome equal to or exceeding the outcome of alternative therapies; or, the intervention does not improve health outcomes; or, the intervention is not proven to be applicable outside the research setting. If an intervention, as defined above, is determined to be Experimental/Investigative at the time of the Service, it will not receive retroactive coverage, even if it is found to be in accordance with the above criteria at a later date. Medical researchers constantly experiment with new medical equipment, Prescription Drugs and other technologies. In turn, health care Plans must evaluate these technologies. Blue Cross believes that decisions for evaluating new technologies, as well as new applications of existing technologies, for medical and behavioral health procedures, pharmaceuticals and devices should be made by medical professionals. Certain routine patient costs for participation in an approved clinical trial will not be considered Experimental/Investigative. Routine patient costs include items and Services that would be covered if the member was not enrolled in an approved clinical trial.

Medically Necessary and Appropriate (Medical Necessity and Appropriateness) Definition

If Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) determines a technology (drug, device, diagnostic procedure, medical or behavioral health treatment or procedure) to be medically necessary and appropriate, the following definition of Medically Necessary and Appropriate (Medical Necessity and Appropriateness) applies:

With respect to services other than mental health care Services: Services, supplies or covered medications that a provider, exercising prudent clinical judgment, would provide to a member for the purpose of preventing, evaluating, diagnosing or treating an Illness, injury, disease or its symptoms, and that are: (i) in accordance with generally accepted standards of medical practice; and (ii) clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the member's Illness, injury or disease; and (iii) not primarily for the convenience of the member, Physician, or other Health Care Provider, and not more costly than an alternative Service or sequence of Services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or Treatment of that member's Illness, injury or disease. Blue Cross reserves the right, utilizing the criteria set forth in this definition, to render the final determination as to whether a Service, supply or covered medication is Medically Necessary and Appropriate. No benefits will be provided unless Blue Cross determines that the Service, Supply or covered medication is Medically Necessary and Appropriate.

With respect to mental health care Services: Services appropriate, in terms of type, frequency, level, setting, and duration, to the member's diagnosis or condition, and diagnostic testing and preventive services. Medically Necessary and Appropriate care must be consistent with generally accepted practice parameters as determined by health care providers in the same or similar general specialty as typically manages the condition, procedure, or treatment at issue and must:

- (1) help restore or maintain the member's health; or
- (2) prevent deterioration of the member's condition.