



MASSACHUSETTS

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association

Definition of “Medically Necessary” (Covered)

“Medically Necessary” or “Medical Necessity” are terms applied to health care services that a physician, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are:

- a. in accordance with generally accepted standards of medical practice;
- b. clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient’s illness, injury or disease; **AND**
- c. not primarily for the convenience of the patient, physician, or other health care provider, **AND**
- d. 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 patient’s illness, injury or disease.

For these purposes, “generally accepted standards of medical practice” means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, Physician Specialty Society recommendations and the views of physicians practicing in relevant clinical areas, and any other relevant factors.

Additionally, the services must meet all of the Medical Technology Assessment Guidelines that appear in Blue Cross Blue Shield of Massachusetts [Medical Policy #350](#).

Definition of “Investigational” (Non-covered)

“Investigational” is the term applied to health care services that a physician, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are:

- a. not in accordance with generally accepted standards of medical practice **AND/OR**
- b. not clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient’s illness, injury or disease; **AND**

For these purposes, “generally accepted standards of medical practice” means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, Physician Specialty Society recommendations and the views of physicians practicing in relevant clinical areas, and any other relevant factors.

Additionally, the services do not meet one or more of the Medical Technology Assessment Guidelines that appear in Blue Cross Blue Shield of Massachusetts [Medical Policy #350](#).

Definition of “Not Medically Necessary” (Non-covered)

“Not Medically Necessary” is the term applied to health care services that a physician, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that:

- a. may be accordance with generally accepted standards of medical practice **AND/OR**
- b. may be clinically appropriate, in terms of type, frequency, extent, site and duration, **AND** considered effective for the patient’s illness, injury or disease; but are:
 1. primarily for the convenience of the patient, physician, or other health care provider, **AND/OR**
 2. 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 patient’s illness, injury or disease.

For these purposes, “generally accepted standards of medical practice” means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, Physician Specialty Society recommendations and the views of physicians practicing in relevant clinical areas, and any other relevant factors.

Additionally, the services must meet all of the Medical Technology Assessment Guidelines that appear in Blue Cross Blue Shield of Massachusetts [Medical Policy #350](#).