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Medical policies generally apply to all of BCBSMA's fully-insured benefits plans, although some local variations may exist. Additionally, some benefit plans administered by BCBSMA such as some self-funded employer plans or governmental plans, may not utilize BCBSMA medical policy. Benefit plans can vary in coverage and some BCBSMA plans may not provide coverage for certain services discussed in medical policies. Coverage decisions are subject to all the terms and conditions of the applicable benefit plan, including specific exclusions and limitations, in effect at the time services are rendered and are also subject to applicable state and/or federal laws.

A BCBSMA medical policy is designed for informational purposes only and is not an authorization, an explanation of benefits, a contract, or a treatment plan. Receipt of benefits is subject to satisfaction of all terms and conditions of the coverage. Although a service, supply or procedure may be medically necessary, it may be subject to limitations and/or exclusions under a member's benefit plan. If a member's contract benefits differ from a medical policy, the contract prevails. If a service, supply or procedure is not covered and the member proceeds to obtain the service, supply or procedure, the member may be responsible for the cost. Decisions regarding treatment and treatment plans are the responsibility of the physician.

Medical policy does not constitute plan authorization, certify coverage availability or constitute a contract. Medical policies are not an explanation of benefits. Members should contact a BCBSMA Member Services representative for specific coverage information.

Medical technology is constantly evolving and these medical policies are subject to review and periodic update. Additional medical policies may be developed and some may be withdrawn from use. BCBSMA reserves the right to review and update its medical policies periodically. BCBSMA makes all coverage determinations based on current medical policy or policies in effect at the time that a service is delivered.

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