

# Individual Personal Choice®

## Summary of benefits changes



Benefits language was enhanced for the services listed below:

TYPE OF SERVICE	NATURE OF ENHANCEMENT
<b>Cardiac rehabilitation</b>	The benefit has been expanded from 18 to 36 sessions per calendar year.
<b>Nutrition counseling</b>	Added benefit that provides members with six free nutritional counseling visits per year.
<b>Preventive health</b>	An enhancement has been made to the Personal Choice preventive health schedule for coverage of routine osteoporosis screening (bone density) studies for members age 65 and older.
<b>Routine costs associated with qualifying clinical trials</b>	Routine costs associated with qualifying clinical trials are covered if certain conditions are met.
<b>Spacers for metered dose inhalers</b>	Previously, these devices were covered under the durable medical equipment (DME) benefit. To further enhance members' access to these devices, spacers for metered dose inhalers will be covered under the prescription drug benefit as well as the DME benefit. When spacers for metered dose inhalers are purchased under the prescription drug benefit, the appropriate member cost-sharing will apply.

Benefits language was clarified for the services listed below:

TYPE OF SERVICE	NATURE OF CLARIFICATION
<b>Alternative therapies</b>	Language has been added to clarify the exclusion of alternative therapies under members' health plans.
<b>Ambulance transport</b>	Language has been added to explain the difference between the benefit and cost-sharing of emergency ambulance care and non-emergency ambulance care.
<b>Appeals</b>	New language explains that the appeals process, based on medical necessity, now includes an additional third level of appeal to an external independent review organization.
<b>Cataract glasses</b>	The description of prosthetics has been clarified regarding coverage for cataract glasses and other vision prosthetics.
<b>Cognitive rehabilitation therapy</b>	New definition and exclusion language were added to clarify coverage of cognitive rehabilitation therapy.
<b>Cosmetic surgery</b>	Language regarding cosmetic surgery performed to correct a condition resulting from an accident was clarified to state that the individual does not have to be a member at the time the accident occurred.
<b>Day rehabilitation programs</b>	Language has been clarified to indicate that day rehabilitation services are subject to 30 sessions maximum per calendar year. Preapproval is required.
<b>Diabetic education</b>	Language expands the benefit so that professional providers, in addition to facility providers, are eligible to perform diabetic education. Services must be performed by a network provider.
<b>Emergency care and services</b>	The emergency care definition and the emergency services description of coverage has been revised.
<b>Extension of student dependent coverage for military service (PA Act 83)</b>	Language has been added to provide an extension of eligibility of coverage for covered dependents who are full-time students called to active military service.
<b>Hearing aids</b>	A new hearing aid definition has been added.
<b>Home health care</b>	The definitions of "home" and "homebound" status were clarified.
<b>Licensed clinical social workers (LCSW)</b>	Language has been added to allow members to access LCSWs for covered outpatient mental health services provided by out-of-network LCSWs.
<b>Mammography</b>	Language has been clarified to eliminate age and frequency limitations for diagnostic and routine mammography. Now, diagnostic mammograms will be covered with no in-network cost-sharing, as is currently the case for routine mammograms.
<b>Masters prepared therapist</b>	A definition of masters prepared therapist has been added so services performed by this type of professional provider will be covered.
<b>Medical necessity</b>	Language has been revised so that there is a single definition, which reflects industry standards across all Independence Blue Cross (IBC) benefit programs.
<b>Orthognathic surgery</b>	Description of oral surgery benefits is expanded to explain conditions for coverage.
<b>Orthoptics/pleoptics</b>	Language has been added to clarify the benefit and to limit these services to eight visits per lifetime.

(over)

Benefits language was clarified for the services listed below: (cont.)

TYPE OF SERVICE	NATURE OF CLARIFICATION
<b>Post-mastectomy care/home health care and lymphedema</b>	Surgical services and home health care language have been clarified to describe the benefits provided for post-mastectomy care and treatment of lymphedema associated with mastectomies.
<b>Premium rates</b>	Language has been added to describe premium adjustments made in response to a change in a member's age. New premium rates may be adjusted upon approval by the Pennsylvania Insurance Department.
<b>Prescription drug rebate language</b>	Language has been clarified regarding the prescription drug rebate program.
<b>Provider reimbursement</b>	Language has been revised to clarify how IBC reimburses providers for covered services.
<b>Residential treatment centers</b>	Language has been clarified to state that a residential treatment facility is an eligible provider not only for substance abuse treatment but also for treatment of mental illness.
<b>Special circumstances</b>	Language has been added to outline IBC's ability to waive certain contract requirements (e.g., waive preapproval requirements or use of participating providers) when faced with unforeseen events, such as a natural disaster or pandemic.
<b>Utilization management</b>	Language has been added to describe the utilization management process.
<b>Waivers</b>	Language has been revised to describe the process by which IBC authorizes and reimburses for the use of an out-of-network provider when no in-network provider is able to perform covered services required for the patient's condition.

Benefits language was updated regarding preapprovals:

TYPE OF SERVICE	NATURE OF CHANGE
<b>Bariatric surgery</b>	Language has been added to clarify that a revision/reversal/redo of elective obesity surgery is not covered services unless it is required as a result of complications or true surgical failure. Precertification is now required for bariatric surgery regardless of the place of service.
<b>Diagnostic imaging</b>	Language has been clarified to require providers to obtain preapproval for MRI/MRA, CT/CTA scans, and PET scans.
<b>Durable medical equipment (DME)</b>	Previously, DME with a purchase price of more than \$100 required preapproval. Now, only DME purchases of more than \$500 will require preapproval. When deemed medically necessary by IBC, defective or damaged equipment will be repaired or replaced. Home blood pressure machines and motorized wheelchairs will be covered in certain instances within program guidelines.
<b>Infusion services</b>	Coverage for infusion services was clarified to reflect that these services are not limited to infusion services provided in the home.
<b>Infusion therapy drugs</b>	Precertification is now required for the drugs listed below that are given by infusion therapy when provided in an outpatient facility or in a professional provider's office: Aldurazyme®, Aredia®, Avastin®, Boniva®, Ceredase®, Cerezyme®, Elaprase®, Erbitux®, Fabrazyme®, Genasense®, Herceptin®, IVIG, Myozyme®, Orencia®, Remicade®, RespiGam®, Tysabri®.  Infusion drugs that are newly approved by the U.S. Food and Drug Administration (FDA) are considered new and emerging technology and will be subject to precertification, pending notification by the carrier.
<b>Prosthetics and orthotics</b>	Previously, prosthetics with a purchase price of more than \$100 required preapproval. Now, only prosthetics and orthotics with a purchase price of more than \$500 will require preapproval. Also, when deemed medically necessary by IBC, the repair and replacement of prosthetic devices is now covered.
<b>Therapy services and restorative</b>	The precertification requirements were removed for physical therapy, occupational therapy, and restorative services. Services may be subject to denial upon retrospective review of medical necessity.



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