

Definition of *Medically Necessary* or *Medical Necessity*

"MEDICALLY NECESSARY AND APPROPRIATE (MEDICAL NECESSITY AND APPROPRIATENESS) - Services or supplies that a Provider, 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 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.

The Plan reserves the right, utilizing the criteria set forth in this Definition, to render the final determination as to whether a Service or supply is Medically Necessary and Appropriate. No benefits hereunder will be provided unless the Plan determines that the Service or supply is Medically Necessary and Appropriate."