

Idaho medical plans

Sample general limitations and exclusions



As with any insurance plan, there are some services and treatments that have coverage limits or are not covered at all. For example, experimental procedures are typically not covered. This document outlines what's not covered by your medical plan.

Please note: A full explanation of benefits, including limitations and exclusions, will be provided in your policy. Only the language of the actual policy is legally binding.

Below is a complete list of services and treatments that are not covered under our medical plans.

- Abdominoplasty for any indication.
- Academic skills training.
- Acute care, rehabilitative, diagnostic testing, except as specified as a Covered Service in this policy.
- Adolescent wilderness treatment programs.
- Adjunctive Continuous Glucose Monitors (receivers, transmitters, and sensors).
- Athletic activities – Any injuries sustained while competing or practicing for a professional athletic contest.
- Biofeedback (other than as specifically noted under the Covered Services section of our Member Handbook).
- Charges for phone consultations, missed appointments, get acquainted visits, completion of claim forms, or reports PacificSource needs to process claims unless otherwise contracted with the Provider.
- Charges that are the responsibility of a third party who may have caused the Illness or Injury, or other insurers covering the incident (such as workers' compensation insurers and no fault automobile or premises insurers). For more information, see the Third Party Liability section of your Member Handbook.
- Chelation therapy including associated infusions of vitamins and/or minerals, except as Medically Necessary for the treatment of selected medical conditions and medically significant heavy metal toxicities.
- Computer or electronic equipment for monitoring asthmatic, similar medical conditions, or related data.
- Cosmetic/reconstructive services and supplies – Services and supplies, including drugs, rendered primarily for cosmetic/reconstructive purposes and any complications as a result of noncovered cosmetic/reconstructive surgery. Cosmetic/reconstructive services and supplies are those performed primarily to improve the body's appearance and not primarily to restore impaired function of the body, unless the area needing treatment is a result of a Congenital Anomaly or gender dysphoria.
- Court-ordered screening interviews or drug or alcohol treatment programs.
- Court-ordered sex offender treatment programs.
- Day care or Custodial Care, including nonskilled care and helping with activities of daily living, except as specified above in conjunction with Home Healthcare or Hospice Care.
- Dental examinations and treatment to prevent, diagnose, or treat diseases or conditions of the teeth and supporting tissues or structures, including treatment that restores the function of teeth.
- Educational or correctional services or sheltered living provided by a school or halfway house, except outpatient services received while temporarily living in a shelter.
- Elective Abortions. For more information, see Elective Abortion in the Definitions section of your Member Handbook.
- Equine/animal therapy.
- Equipment commonly used for nonmedical purposes and/or marketed to the general public.
- Equipment used primarily in athletic or recreational activities. This includes exercise equipment for stretching, conditioning, strengthening, or relief of musculoskeletal problems.
- Experimental, Investigational, or Unproven – This policy does not cover services, supplies, protocols, procedures, devices, Chemotherapy, drugs or medicines, or the use thereof that are Experimental, Investigational, or Unproven for the diagnosis and treatment of the Member. This limitation also excludes treatment that, when and for the purpose rendered: has not yet received recognized compendia support (for example, UpToDate, Lexicomp, FDA) for other than Experimental, Investigational, or Unproven, or clinical testing; is not of generally accepted medical practice in your policy's state of issuance or as determined by medical advisors, medical associations, and/or technology resources; is not approved for reimbursement by the Centers for Medicare and Medicaid Services; is furnished in connection with medical or other research; or is considered by any governmental agency or subdivision to be Experimental, Investigational, or Unproven, not reasonable and necessary, or any similar finding.

If you or your Provider have any concerns about whether a course of treatment will be covered, we encourage you to contact our Customer Service team. We will arrange for medical review of your case against our criteria, and notify you of whether or not the proposed treatment will be covered.
- Eye examinations (preventive) for Members age 19 and older.

- Eye exercises and eye refraction, therapy, and procedures.
- Eye glasses/Contact Lenses for Members age 19 and older – The fitting, provision, or replacement of eye glasses, lenses, frames, contact lenses, or subnormal vision aids intended to correct refractive error.
- Eye orthoptics, vision therapy, and procedures intended to correct refractive errors.
- Fitness or exercise programs and health or fitness club memberships.
- Foot care (routine) – Services and supplies for corns and calluses of the feet, conditions of the toenails other than infection, hypertrophy, or hyperplasia of the skin of the feet, and other routine foot care, except in the case of Members being treated for diabetes mellitus.
- Hearing Aids including the fitting, provision, or replacement of Hearing Aids.
- Homeopathic medicines or homeopathic supplies.
- Hypnotherapy except in the treatment of Mental Health Conditions.
- Immunizations when recommended for, or in anticipation of, exposure through travel or work.
- Infertility – Services and supplies for artificial insemination, in vitro fertilization, treatment of Infertility, erectile dysfunction, sexual dysfunction, or surgery to reverse voluntary sterilization. Services and supplies, diagnostic laboratory and x-ray studies, surgery, treatment, or Prescription Drugs to diagnose, prevent, or cure Infertility or to induce fertility (including Gamete and/or Zygote Intrafallopian Transfer; such as GIFT or ZIFT).
- Inpatient or outpatient Custodial Care; or inpatient or outpatient services consisting mainly of educational therapy, behavioral modification, self-care or self-help training, except as specified as a Covered Service in this policy.
- Instructional or educational programs, except National Diabetes Prevention Programs and diabetes self-management programs when Medically Necessary.
- Jaw – Procedures, services, and supplies for developmental or degenerative abnormalities of the head and face that can be replaced with living tissue; services and supplies that do not control or eliminate pain or infection or that do not restore functions, such as speech, swallowing, or chewing; cosmetic procedures and procedures to improve on the normal range of functions; and dentures, Prosthetic Devices for treatment of TMJ conditions and artificial larynx. (This does not include services for Congenital Anomalies as defined in the Definitions section of your Member Handbook.)
- Jaw surgery – Treatment for malocclusion of the jaw, including services for TMJ, anterior and internal dislocations, derangements and myofascial pain syndrome, orthodontics or related appliances, or improving the placement of dentures and dental implants. (This does not include services for Congenital Anomalies as defined in the Definitions section of your Member Handbook.)
- Learning disorders.
- Maintenance supplies and equipment not unique to medical care.
- Massage or massage therapy, even as part of a physical therapy program.
- Mattresses and mattress pads unless Medically Necessary to heal pressure sores.
- Mental health treatments for other conditions that may be a focus of clinical attention as defined in the current edition of Diagnostic and Statistical Manual of Mental Disorders. Unless Medically Necessary, the following are excluded: court-mandated diversion classes; court-mandated psychological evaluations for child custody determinations; voluntary mutual support groups, such as Alcoholics Anonymous; mental examinations for the purpose of adjudication of legal rights; psychological testing and evaluations not provided as an adjunct to treatment or diagnosis of a Mental Health Condition; stress management, parenting skills, or family education; and assertiveness training.
- Modifications to vehicles or structures to prevent, treat, or accommodate a medical condition.
- Motion analysis, including videotaping and 3-D kinematics, dynamic surface and fine wire electromyography, including Provider review.
- Naturopathic supplies.
- Nicotine related disorder treatment, other than those covered through Tobacco Cessation Program services.
- Nondependent newborn – For the purpose of this policy, a newborn will not be considered an eligible Dependent if the Member has entered into a contract or other understanding to which the newborn is being relinquished to the intended parents at birth.
- Obesity or weight reduction control – Surgery, other related services, medications or supplies provided for weight reduction control or obesity (including all categories of obesity), when not Medically Necessary to control other medical conditions that are eligible for Covered Services and nonsurgical methods have been unsuccessful in treating obesity. This also includes services or supplies used for weight loss, such as food supplementation programs and behavior modification programs, and self-help or training programs for weight reduction control. Obesity screening and counseling are covered for children and adults. For more information, see dietary or nutritional counseling in the Professional section of your Member Handbook.
- Orthodontics/orthodontia
- Orthognathic surgery – Services and supplies to augment or reduce the upper or lower jaw, except to repair an Accidental Injury or for removal of a malignancy, including reconstruction of the jaw.
- Orthopedic shoes, diabetic shoes, and shoe modifications.
- Osteopathic manipulation, except for treatment of disorders of the musculoskeletal system.
- Over-the-counter medications or nonprescription Drugs, unless included on your Drug List or is otherwise listed as a Covered Service in this policy. Does not apply to tobacco cessation medications covered under USPSTF guidelines.

- Panniculectomy (removal of panniculus, or excess skin, from lower abdomen) for any indication.
- Paraphilias.
- Personal items, such as telephones, televisions, and guest meals during a stay at a Hospital or other inpatient facility.
- Physical or eye examinations required for administrative purposes, such as participation in athletics, admission to school, or by an employer.
- Private nursing service.
- Programs that teach a person to use medical equipment, care for family members, or self-administer drugs or nutrition, except for diabetic education benefit.
- Psychoanalysis or psychotherapy received as part of an educational or training program, regardless of diagnosis or symptoms that may be present.
- Recreation therapy – outpatient.
- Rehabilitation – Functional capacity evaluations, work hardening programs, vocational rehabilitation, community reintegration services, and driving evaluations and driving training programs.
- Replacement costs for worn or damaged Durable Medical Equipment that would otherwise be replaceable without charges under warranty or other agreement.
- Screening tests – Services and supplies, including imaging and screening exams performed for the sole purpose of screening and not associated with specific diagnoses and/or signs and symptoms of disease or of abnormalities on prior testing (including, but not limited to, total body CT imaging, CT colonography, and bone density testing). This does not include preventive care screenings listed in the Preventive Care Services section.
- Self-help health or instruction or training programs.
- Sensory integration training.
- Services for which no charge is normally made in the absence of insurance.
- Services or supplies covered under any policy or program established by a domestic or foreign government or political subdivision, unless such exclusion is prohibited by law.
- Services or supplies not listed as a Covered Service, unless required under federal or state law.
- Services or supplies with no charge, or for which the Member is not legally required to pay, or for which a Provider or facility is not licensed to provide even though the service or supply may otherwise be eligible. This exclusion includes any service provided by the Member, or any licensed professional that is directly related to the Member by blood or marriage.
- Services required by state law as a condition of maintaining a valid driver license or commercial driver license.
- Services, supplies, and equipment not involved in diagnosis or treatment but provided primarily for the comfort, convenience, alteration of the physical environment, or education of a patient. This includes appliances like adjustable power beds sold as furniture, air conditioners, air purifiers, room humidifiers, heating and cooling pads, home blood pressure monitoring equipment, light boxes, conveyances other than conventional wheelchairs, whirlpool baths, spas, saunas, heat lamps, tanning lights, and pillows.
- Services, supplies, and medications outside of the United States.
- Sexual disorders – Services or supplies for the treatment of sexual dysfunction or inadequacy. For related provisions, see Infertility and mental health in this section.
- Social skills training.
- Support groups.
- Temporomandibular joint (TMJ) – Related services, medications, or treatment for associated myofascial pain including physical or orofacial therapy. Advice or treatment, including physical therapy and/or orofacial therapy, either directly or indirectly for temporomandibular joint dysfunction, myofascial pain, or any related appliances. For related provisions, see jaw and orthognathic surgery in this section and in the Professional Services section of your Member Handbook.
- Transplants – Any services, treatments, or supplies for the transplantation of stem cells or any human body organ or tissue, except as expressly provided under the provisions of this policy for covered transplantation expenses.
- Treatment after insurance ends – Services or supplies a Member receives after the Member's coverage under this policy ends, except as follows:
 - (Small group only: If the Member is pregnant and not eligible for any replacement group coverage within 60 days, this plan's maternity benefits may continue for up to 12 months. PacificSource will then provide maternity benefits to the extent they are covered in this plan for up to 12 months after this plan is discontinued.
 - If the Member is Totally Disabled, coverage may continue for up to 12 months. PacificSource will continue to provide benefits for covered expenses related to disabling conditions until the Member is no longer Totally Disabled, the plan's maximum benefits have been paid, or the plan coverage has been discontinued for 12 months.)
- Treatment not Medically Necessary – Services or supplies that are not Medically Necessary for the diagnosis or treatment of an Illness or Injury.
- Treatment of any Illness or Injury arising out of an illegal act or occupation or participation in a felony.
- Treatment of any work-related Illness or Injury except as described in On-the-Job Illness or Injury and Workers' Compensation.
- Treatment of intellectual disabilities, as defined in the current edition of Diagnostic and Statistical Manual of Mental Disorders. Intellectual disability means a disability characterized by significant limitations in both intellectual functioning and in adaptive behavior, which covers many everyday social and practical skills.
- Treatment prior to enrollment.

- Unwilling to release information – Charges for services or supplies for which a Member is unwilling to release medical or eligibility information necessary to determine the benefits covered under this policy.
- War-related conditions – The treatment of any condition caused by or arising out of an act of war, armed invasion, or while in the service of the armed forces unless not covered by the Member’s military or veterans coverage.

Prescription drug exclusions

- This policy only covers drugs prescribed by eligible Providers prescribing within the scope of their professional licenses. This policy does not cover the following:
 - Drugs for any condition excluded under the medical policy.
 - Some Specialty Drugs that are not self-administered are not covered by this prescription benefit, but may be covered under the medical policy’s office supply benefit. For a list of drugs that are covered under your medical benefit and which may require prior authorization, please refer to the medical authorization grid on our website, Authgrid.PacificSource.com. (Select Commercial for the line of business.)
 - Some immunizations may be covered under either your medical or pharmacy benefit. Vaccines covered under the pharmacy benefit include, but are not limited to: influenza, hepatitis B, herpes zoster (shingles), and pneumococcal. Most other immunizations must be provided by your Provider under your medical benefit.
 - Some drugs and all devices to treat erectile or sexual dysfunction unless defined in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.
 - Drugs used as a preventive measure against hazards of travel.
 - Vitamins, minerals, and dietary supplements except for prescription prenatal vitamins, fluoride products, and for drugs that have a rating of A or B from the USPSTF, some restrictions may apply.
- Certain drugs require prior authorization (PA). An up-to-date list of drugs requiring prior authorization along with all of our requirements is available on our website.
- Certain drugs are subject to Step Therapy (ST) protocols, which means we may require you to try a prerequisite drug before we will pay for the requested drug. An up-to-date list of drugs requiring Step Therapy along with all of our requirements is available on our website.
- Certain drugs have quantity limits (QL), which means we will generally not pay for quantities above posted limits. An up-to-date list of drugs requiring quantity limit exceptions along with all of our requirements is available on our website.

- For most prescriptions, you may refill your prescription only after 75 percent of the previous supply has been taken. This is calculated by the number of days that have elapsed since the previous fill and the days’ supply entered by the pharmacy. PacificSource will not approve early refills, except under the following circumstances:
 - The request is for ophthalmic solutions or gels, refillable after 70 percent of the previous supply has been taken.
 - The Member will be on vacation in a location that does not allow for reasonable access to a network pharmacy for subsequent refills.

All early refills are subject to standard cost share and are reviewed on a case-by-case basis. A pharmacist can approve an early refill of a prescription for eye drops as required by law.

Renewability of individual policy

This policy is guaranteed renewable with respect to all Members at the option of the Policyholder, except in the following cases:

- For nonpayment of the required premium. Notice of cancellation for nonpayment of premiums will be mailed within 15 days after the due date of the missed premium for that period;
- For fraud or the intentional misrepresentation of a material fact by the Policyholder;
- When PacificSource discontinues offering or renewing all of its individual health benefit policies within the state of issuance or in a specific area within the state. Discontinuation of all individual health benefit policies are subject to notification at least 180 days in advance of discontinuation of the policies;
- When PacificSource discontinues offering or renewing this policy within the state of issuance because of an inability to reach an agreement with the Providers or organization of Providers to provide services under this policy within the Service Area. Discontinuation of this policy is subject to notification at least 90 days in advance of discontinuation of this policy;
- If the Department of Insurance finds that renewal would not be in the interest of the Member, or would impair PacificSource’s ability to meet its contractual obligations;
- When the Member no longer lives or resides in the state of issuance or counties in which the product is offered and the termination of coverage is not related to the health status of any Member; or
- When the Policyholder terminates the policy on any premium due date with 15 days prior written notice.

Renewability of small group policy

- Policy renewal. The policy is renewable with respect to all eligible members at the option of the policyholder, unless:
 - The policyholder fails to pay the required premium. Termination is effective on the last day of the last month for which premium was paid.
 - The policyholder with respect to coverage of individual members, or the policyholder's or member's representative engages in fraud or makes an intentional misrepresentation of a material fact as prohibited by the terms of this plan.
 - The number of members is less than the number or percentage of eligible employees required by the policy's participation requirements.
 - The policyholder fails to maintain the minimum employer premium contribution required.
 - PacificSource elects not to renew all of its benefit plans delivered or issued in the small group market in your state, provided all of the following conditions are satisfied:
 - Advance notice of the decision is provided to the Department of Insurance and to all policyholders; and
 - Notice of the decision to all affected policyholders at least 180 days prior to the nonrenewal of any plans.
 - The employer no longer satisfies the definition of a small employer.
 - The Department of Insurance finds continuation of this policy's coverage would not be in the interest of the members, or would impair PacificSource's ability to meet contractual obligations.
 - In the case of a group benefit plan that delivers covered services through a specified network of providers, there is no longer any member who lives, resides, or works in the service area of the provider network.
 - In the case of a benefit plan that is offered in the group market only through one or more bona fide associations, the membership of an employer in the association ceases and the termination of coverage is not related to the health status of any member.
 - PacificSource elects to no longer offer a benefit plan for any reason, a notice will be sent to the policyholder within 90 days of discontinuance of plan.
 - The policyholder terminates the policy on any premium due date with a 30 day prior written notice to PacificSource.

Disclosure of premium practices and guarantees

- a. How Premiums Are Set
Your premium is determined by the benefits you selected, your geographic location, and the age of the individuals covered on your policy. Any renewal premium increase is due to changes in age and any increase approved by the Department of Insurance.
- b. Premium Guarantee
We guarantee initial premium until your next renewal date. Your premium may change if you change your benefits at renewal.