

## Criteria for Coverage

At Tribute Health, it's important to us that our members get the care they need, when they need it. That's why we maintain standards to help ensure that our members get care that's necessary, effective, and appropriate.

**The Centers for Medicare & Medicaid Services (CMS) require MA plans to provide the same medical benefits as original Medicare.**

In general, for an item or service to be considered for Medicare coverage it must:

- Fall within at least one benefit category established in [Section 1861 of the Social Security Act \(the Act\)](#);
- Not be specifically excluded by the Act; and
- Be "reasonable and necessary" (R&N) for the diagnosis or treatment of illness or injury or to improve the functioning of a malformed body member ([§1862\(a\)\(1\)\(A\) of the Act](#)).

**Additionally, Medicare Coverage Determinations are determined by:**

### **National Coverage Determinations (NCDs)-**

NCDs are determinations by CMS regarding whether a particular item or service is covered (or not covered) nationally under Medicare.

### **Local Coverage Determinations (LCDs)-**

As defined in [§1869\(f\)\(2\)\(B\)](#) of the Act, LCDs are determinations by MACs regarding whether or not a particular item or service is covered on a contractor-wide basis in accordance with the "reasonable and necessary" standard [in §1862\(a\)\(1\)\(A\) of the Act](#). LCDs may be developed in the absence of an NCD or as a supplement to an NCD as long as the LCD policy does not conflict with national policy. Most Medicare coverage decisions are made locally by the MACs.

**There are times when a Medicare statute, regulations, NCDs or LCDs do not fully establish coverage criteria.** When this happens, CMS allows MA plans, like Tribute Health, to utilize other resources to make decisions. Tribute Health uses the following criteria to make such decisions to ensure the best decision is made for each member's unique clinical situation:

- Federal statutes and laws



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- Medicare guidelines
- Review for Medical Necessity (conducted by the plan's Medical Director)
- Plan Specific Member Benefits
- InterQual™