



MASSACHUSETTS

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association

Blue Cross Blue Shield of Massachusetts Managed Care, PPO and Indemnity Guidelines

Commercial Members: Managed Care (HMO/POS) Guidelines

All authorization requirements are determined by the **individual's subscriber certificate, explanation of coverage, or summary plan description**. In general:

- Any specialist visit requires a referral
 - No referral is required for a visit to an OB/GYN specialists.
- Pre-authorization is required for an inpatient admission.

Commercial Members: PPO and Indemnity Guidelines

All authorization requirements are determined by the **individual's subscriber certificate, explanation of coverage, or summary plan description**. In general:

- No referral is required for a specialist visit.
- Pre-authorization is required for an inpatient admission.
- Pre-authorizations are not required for most outpatient services, except as those defines in the subscriber certificate.

Medicare Members: Managed Care HMO Blue Guidelines

Services must meet all of the following criteria:

- be medically necessary
- meet the criteria for coverage described in BCBSMA medical policy,
- prescribed by a plan physician and
- provided by a network provider.

Referrals are required for all visits to a specialist.

Pre-authorization is required for an inpatient admission.

Medicare Members: PPO Guidelines

Services must meet all of the following criteria:

- be medically necessary
- meet the criteria for coverage described in BCBSMA medical policy,
- prescribed by a plan physician and
- provided by a network provider.

Referrals are not required for visits to a specialist.

Pre-authorization is required for an inpatient admission.