

Financial Incentives Not a Factor in Coverage Decisions

Florida Blue has several financial incentives in place for providers. These incentives, however, do not impact coverage and benefit utilization management or utilization review (UM/UR) decisions.

According to the policy:

- UM/UR decisions about coverage and payments are based on medical necessity and are in accordance with Florida Blue's medical policy guidelines. Coverage depends on the specific benefits outlined in the member's contract/policy/certificate of coverage. Only Florida Blue can determine whether medical care, and any resulting expense, is covered under a given contract or policy. Florida Blue will not participate in, nor override, the clinical determinations of the member's provider.
- Florida Blue payment policies are not designed to reward UM/UR decision makers for issuing denials of coverage or benefits.
- Rather, financial incentives for UM/UR decision makers are intended to :
 - Reduce unnecessary or inappropriate health care services
 - Reduce waste in the use of medical resources
 - Minimize inefficiencies that may lead to the artificial inflation of health care costs

Providers can access more information about UM/UR online at floridablue.com. Click on **For Providers**, then under the **Manual for Physicians and Providers** section, click **View Manual**. Next, click **Provider Participation, Plans and Products, Utilization Management, Standing Authorization**.