

## **National Coverage Determination (NCD) Policies and Local Coverage Determination (LCD) Policies**

As a member of Iowa Health Advantage (HMO I-SNP) you get all of the usual Medicare services and benefits that are covered for every Original Medicare beneficiary. A National Coverage Determination (NCD) is a nationwide determination policy setting forth the extent to which Medicare will cover specific services, procedures, technologies, devices and items. Medicare coverage is limited to clinically proven items and services that are reasonable and necessary for the diagnosis or treatment of an illness or injury (and within the scope of a Medicare benefit category). NCDs are made through an evidence-based process, with opportunities for public participation. In some cases, the Centers for Medicare & Medicaid Services' (CMS) own research is supplemented by an outside technology assessment and/or consultation with the Medicare Evidence Development & Coverage Advisory Committee (MEDCAC). In the absence of a national coverage policy, an item or service may be covered at the discretion of the Medicare contractors based on a Local Coverage Determination (LCD). Once an NCD is finalized and published, its coverage guidelines are binding nationwide. Iowa Health Advantage, other Medicare Advantage Plans and other Medicare contractors are required to follow NCDs. Items and services that are not determined by Medicare to be medically necessary are not covered by Medicare or Iowa Health Advantage.

Local Coverage Determinations (LCD) are decisions made by a Medicare Administrative Contractor (MAC) whether to cover a particular item or service in a MAC's jurisdiction (region) in accordance with section 1862(a)(1)(A) of the Social Security Act. MACs are Medicare contractors that develop LCDs and process Medicare claims. The MAC's decision is based on whether the service or item is considered reasonable and necessary. A Local Coverage Determination does not replace, modify or supersede existing Medicare applicable National Coverage Determinations.

You can find all Medicare National Coverage Determination (NCD) notices and Medicare Administrative Contractor Local Coverage Determination (LCD) notices on the Medicare Coverage Database at: <https://cms.gov/medicare-coverage-database/>

For your convenience you can access the following on the Medicare Coverage Database:

National Coverage Determinations (NCD) Alphabetical Index (all years) at: <https://cms.gov/medicare-coverage-database/reports/national-coverage-ncd-report.aspx?/chapter=all&sortby=title>

National Coverage Determinations (NCD) Chapter/Section Index (all years) at: <https://cms.gov/medicare-coverage-database/reports/national-coverage-ncd-report.aspx?/chapter=all&sortby=chapter>

Iowa Health Advantage (HMO I-SNP), offered by American Health Plan of Iowa, Inc, is a Health Maintenance Organization with a Medicare contract. Enrollment in Iowa Health Advantage depends on contract renewal.