

**Mental Health Parity and Addiction Equity Act Disclosure
Experimental, Investigational, and Unproven Frequently Asked Questions**

This document includes standard responses to questions related to Mental Health Parity (MHP) and Non-Quantitative Treatment Limitations (NQTL). This communication is not intended, nor should it be treated, as legal advice. Federal and state laws and regulations are subject to change. The content provided is for informational purposes only and is not medical advice. Decisions about medical care should be made by the doctor and patient. Please note, your plan documents govern all benefit determinations and in the case of conflict with this document your plan controls. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on the ID card.

The following information applies to both medical/surgical benefits and mental health/substance use disorder benefits unless stated otherwise.

What does it mean if something is considered Experimental, Investigational and/or Unproven (EIU)?

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>If a service or technology is not proven to be effective for the treatment of a condition, your Plan may decide the service is Experimental, Investigational and/or Unproven (EIU). Experimental, investigational or unproven services are not covered by your benefit Plan. The definition of the terms can be found in your Plan documents.</p>	

What is the process for deciding if something is experimental, investigational or unproved?

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>Your Plan has created committees and has a standard process to identify if a service is EIU. The committees also develop clinical policies based on expert-reviewed clinical evidence that apply to the services. The committees include board-certified physicians, Medical Directors, and senior leaders from a variety of different departments and medical specialties.</p>	

What factors and sources are involved in determining if a service is EIU?

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>The committees may consider the following factors to decide if a service is experimental, investigational, or unproven:</p> <ul style="list-style-type: none"> • Clinical effectiveness (how well something works to treat a symptom or condition) • Safety of services or technologies • Whether the technology is an unproven treatment for a specific diagnosis • Appropriateness of the proposed service or technology <p>The committees review scientifically based clinical evidence and literature that has been reviewed by experts in their field.</p>	

For experimental, investigation, or unproven services, does my Plan treat mental health/substance use disorder differently than medical/surgical “as written?” For experimental, investigation, or unproven services, does my Plan treat mental health/substance use disorder differently than medical/surgical “in operation?”

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>No. Your Plan found that the rules and steps used to decide if mental health or substance use disorder services are experimental, investigational or unproven are comparable to those used for medical or surgical services “as written” and “in operation.”</p> <p>The clinical guidelines developed to assess the services are not stricter for mental health or substance use services. Your Plan uses the same definitions for experimental or unproven services that are listed in your Plan documents.</p>	