

Medical Policy Document

Section 1: General Guidelines

- All medical treatments must be authorized by a licensed physician.
- Patients must provide insurance details before receiving non-emergency treatment.
- Pre-approval is required for elective procedures.

Section 2: Prescription Policies

- Only approved medications can be dispensed by authorized pharmacies.
- Patients with chronic conditions must undergo periodic medical reviews.
- Controlled substances require a separate approval process.

Section 3: Coverage and Exclusions

- Emergency care is covered under all insurance plans.
- Cosmetic procedures are not covered unless medically necessary.
- Experimental treatments require additional approval.

Section 4: Patient Rights and Responsibilities

- Patients have the right to access their medical records.
- Informed consent is required before any surgical procedure.
- Patients must adhere to prescribed treatment plans for continued coverage.

End of Document.