

Blue Cross  
Appeals Department  
P.O. Box 4310  
Woodland Hills, CA 91365-4310

March 20, 2008

Subject: Claim #

Gentlemen,

I disagree with your denial of my daughter's claims as not being medically necessary, where your 3/3/2008 letter states that she could have just used ice packs:

EO 249 - NU Pad for Water Circulating Heat Unit  
[EO 218](#) RR Water Circulating Cold Pad with Pump

The definition of [Medically Necessary](#), on page 109 of the [EOC](#) supports our position.

**Medically Necessary** shall mean health care services that a Physician, exercising professional clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or **treating an illness, injury**, disease or its symptoms, and that are:

- In accordance with generally accepted standards of medical practice,
- **Clinically appropriate**, in terms of type, frequency, extent, site and duration, and considered **effective for the patient's illness, injury** or disease, and
- **Not primarily for the convenience of the patient**, Physician or other health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce **equivalent therapeutic or diagnostic results** as to the diagnosis or treatment of that patient's illness, injury or disease.

For these purposes, "generally accepted standards of medical practice" means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, Physician specialty society recommendations and the views of Physicians practicing in relevant clinical areas and any other relevant factors

It was recommended by \_\_\_ doctor that she needed the equipment for her post operation therapy. She was told to put this machine (continuous cooling equipment) on to get well. There was no way she would have been able to constantly do "ice packs" as your Internal Memo [MED 00066](#) suggests, when she was immobile! Furthermore it was during summer (August) with very hot temperatures, which would have made her keeping her knee constantly cooled and compressed an impossible task! Without this equipment, her total medical costs would have been much higher and there might possibly have been

permanent damage. She was not in a hospital setting like the [German Study](#) refers to and there was no home duty nurse, at additional cost to take care of ice packs for her.

Please reconsider and pay these necessary and beneficial expenses.

Sincerely,

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cc: Steve Shorr Insurance