



Policy Title	Cosmetic Services Reimbursement Policy
Policy Department	Payment Strategy Operations
Effective Date	1/1/2022
Revision Date(s)	3/1/2022
Next Review Date	

Disclaimer:

Clover Health applies The Center for Medicare and Medicaid Services (CMS) criteria and guidelines, National Coverage Determinations (NCD), Local Coverage Determinations (LCD), Clover Policies, and MCG for determining medical necessity. Clover Policies are intended to provide a standard guideline but are not used to preempt providers' judgment in rendering services. Providers are expected to provide care based on best practices and use their medical judgment for appropriate care.

Description:

This policy describes the guidelines and requirements Clover Health uses in order to determine whether or not a procedure or surgery considered cosmetic is covered.

Definitions:

- **Cosmetic Surgery**
 - A procedure that is performed to reshape normal structures of the body in order to improve the patient's appearance and self-esteem. These procedures can be performed for medically necessary or cosmetic reasons.



Policy:

The Center for Medicare and Medicaid Services (CMS) and Clover Health are aligned on coverage of cosmetic procedures.

Cosmetic surgery or expenses incurred in connection with such surgery is not covered unless it is considered to be medically necessary. Medical necessity coding for cosmetic procedures and surgery is defined by both CMS and the local Medicare Administrative Contractors (MACs), and policies surrounding specific cosmetic procedures can be searched here: <https://www.cms.gov/medicare-coverage-database/search.aspx>

Cosmetic surgery includes any surgical procedure directed at improving appearance, except when required for the prompt (i.e., as soon as medically feasible) repair of accidental injury or for the improvement of the functioning of a malformed body member unless otherwise noted. For example, this exclusion does not apply to surgery in connection with treatment of severe burns or repair of the face following a serious automobile accident.

If the primary purpose of the cosmetic procedure or surgery is to improve appearance, that service is not payable unless otherwise noted.

Clover Health requires prior authorization for most cosmetic procedures and surgery. Providers can search by code on the Clover Health website to determine if a prior authorization is required before performing the service. <https://www.cloverhealth.com/en/pre-auth-request>

References

[Medicare Benefit Policy Manual - Chapter 16](#)

[Cosmetic Surgery Coverage](#)