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Rates represented in Machine Readable Files do not guarantee the items or services will be covered under your benefit plan. Estimates for services should be obtained from the website listed on your Health Insurance ID card.

#### Explanation of Rates

- Time and Minute based rates (EX: home health, private duty nursing, anesthesia, and ambulance) will be loaded with a base rate of 1 unit, which is generally equivalent to 15 minutes, and the dollar amount associated to that unit. Dollar amounts may vary from the base rate for additional units
- Rates may be impacted by modifiers that are not included in this file
- Diagnosis Related Grouping (DRG)- Rates not reflected as per diem or percentage of charge should be considered a case rate
- Outpatient Surgery Disclaimer: Published rates are based on the performance of a single procedure. Reductions may occur when multiple procedures are performed in the same operative session
- Wrap Networks may be utilized by plans when subscribers are receiving care outside the plan's service area. Therefore, those rates only apply when members receive services outside the service area
- Complex Medical Conditions rates only apply to those services as purchased by the plan