Keystone First
VIP Choice.

Investigational-Experimental Procedures

Reimbursement Policy ID: RPC.0111.PA01

Recent review date: 07/2026

Reimbursement policies and their resulting edits are based on guidelines from established industry sources, such as the Centers for Medicare and Medicaid Services (CMS), the American Medical Association (AMA), state and federal regulatory agencies, and medical specialty professional societies. Reimbursement policies are intended as a general reference and do not constitute a contract or other guarantee of payment. The health plan may use reasonable discretion in interpreting and applying its policies to services provided in a particular case and may modify its policies at any time.

In making claim payment determinations, the health plan also uses coding terminology and methodologies based on accepted industry standards, including Current Procedural Terminology (CPT®); the Healthcare Common Procedure Coding System (HCPCS); and the International Classification of Diseases, 10th Revision, Clinical Modification (ICD-10-CM), and other relevant sources. Other factors that may affect payment include medical record documentation, legislative or regulatory mandates, a provider's contract, a member's eligibility in receiving covered services, submission of clean claims, other health plan policies, and other relevant factors. These factors may supplement, modify, or in some cases supersede reimbursement policies.

This reimbursement policy applies to all health care services billed on a CMS-1500 form or its electronic equivalent, or when billed on a UB-04 form or its electronic equivalent.

To the extent that any procedure and/or diagnosis codes are specified in this policy, such inclusion is provided for reference purposes only, may not be all inclusive, and is not intended to serve as billing instructions. Listing of a code in this policy does not imply that the service described by the code is a covered or non-covered health service. Benefit coverage for health services is determined by federal, state, or contractual requirements and applicable laws that may require coverage for a specific service. The inclusion of a code does not imply any right to reimbursement or guarantee claim payment. Other Policies and Guidelines may apply.

Policy Overview

The purpose of this policy is to establish parameters for reimbursement of supplies, devices, procedures, or services that are considered Investigational or Experimental.

Exceptions

An investigational or experimental supply, device, service, or procedure may be reimbursable if it has been determined to be medically necessary through prior authorization.

Reimbursement Guidelines

Investigation or Experimental supplies, devices, services, and procedures, including drugs and equipment, are not considered to be covered services and are therefore not reimbursable.

A supply, device, service, or procedure is considered experimental or investigational if it includes any of the following (not an exhaustive list):

- It is in the testing stage or in early field trials on animals or humans.
- It is under clinical investigation by health professionals or is undergoing clinical trial by any governmental agency.

Definitions

Investigational/Experimental
A medical device, supply, drug, procedure or service that has been tested in a laboratory and has been approved by the U.S. Food and Drug Administration (FDA) for testing in human beings. Clinical trials then test how well an investigational medical device, supply, drug, procedure or service performs and whether it is safe to use in human beings.

Edit Sources

I. Current Procedural Terminology (CPT) and associated publications and services.
II. International Classification of Diseases,10th Revision, Clinical Modification (ICD-10).
III. Healthcare Common Procedure Coding System (HCPCS).
IV. Centers for Medicare and Medicaid Services (CMS).
V. The National Correct Coding Initiative (NCCI).

Attachments

N/A

Associated Policies

N/A

Policy History

09/2026	• Removed the next review date • Replaced the plan name with “the health plan”
07/2026	Reimbursement Policy Committee Approval
06/2026	Biennial Review • No major changes
06/2025	Minor updates to formatting and syntax
04/2025	Revised preamble
01/2025	Reimbursement Policy Committee Approval