

PO Box 2291, Durham, NC 27702-2291

Alexandra Ingersoll  
2801 Glenwood Gardens Lane  
Unit 108  
Raleigh, NC 27608

Dear Ms. Ingersoll,

Thank you for reaching out to share your concerns with us and for the opportunity to serve as your health plan. We appreciate the time and energy you put into advocating for yourself and others. Blue Cross Blue Shield of North Carolina (Blue Cross NC) shares your passion for making health care better, simpler and more affordable and is committed to improving the health and well-being of all of our customers and communities.

We understand that each of our members has unique, clinical circumstances that require varying levels of care. We have reviewed the presentation and documentation provided supporting your argument around changing the medical policy. However, as we shared in response to your last appeal, your request for physical fitness equipment is not a covered benefit, and therefore, cannot be considered for coverage under our [Durable Medical Equipment \(DME\)](#) medical policy. This applies to all Blue Cross NC members. In addition, most insurers, and the Centers for Medicare & Medicaid Services explicitly [exclude exercise equipment](#) from their covered benefits of durable medical equipment.

Our medical policies are reviewed periodically by practicing physicians employed by and independent of Blue Cross NC to account for constantly changing medical science. There are a number of factors considered when developing or updating a medical policy, and we aim to establish benefits that are simple for our members to understand and equitable for all. We consider each individual's unique, clinical circumstances in light of current scientific literature when determining medical necessity of covered benefits. Physical fitness equipment is not a covered benefit for any Blue Cross NC member and is not eligible for medical necessity review.

Blue Cross NC is committed to maintaining the highest standards around diversity, equity and inclusion for all of our members and covers a number of services that might assist you with ways to achieve your goals of care. We will continue to support you through your designated case manager and with alternative care resources that can be leveraged for physical exercise.

In addition, the North Carolina Department of Insurance is available to assist you with questions about health insurance through the Health Insurance Smart NC program. Contact a program representative by:

- Sending a letter to the NC Department of Insurance, Health Insurance Smart NC, 1201 Mail Service Center, Raleigh, NC 27699-1201
- Calling toll free at (855) 408-1212
- Visiting the NCDI website at [www.ncdoi.gov/consumers/health-insurance](http://www.ncdoi.gov/consumers/health-insurance)

Sincerely,

*Roberta Capp, MD, MHS*

Roberta Capp  
Vice President, Chief Medical Officer  
Blue Cross and Blue Shield of North Carolina