

Colorado RightStart Health Plan Description Exclusions

We will not pay benefits for any of the following:

- Illness or injury eligible for benefits under Workers' Compensation, Employer's Liability or similar laws even when you do not file a claim for benefits.
- Illness or injury contributed or caused by:
 - war or act of war (declared or undeclared),
 - active duty in the military service of any country,
 - commission of a felony, crime or illegal act,
 - participation in a riot,
 - an Insured over age 19 being under the influence of illegal narcotics or non-prescribed controlled substances, or
 - attempted suicide or self-inflicted injury.
- Charges that are payable or reimbursable by:
 - a plan or program of any governmental agency (except Medicaid) or
 - Medicare Part A or B (where permitted by law). If you do not enroll in Medicare we will estimate benefits.
- Routine hearing care, routine vision care, vision therapy, surgery to correct vision, routine foot care, or foot orthotics.
- Services and/or treatment provided by a Chiropractor.
- Cosmetic services including treatment primarily designed to change or improve appearance, self-esteem or body image and/or relieve or prevent social, emotional or psychological distress.
- Not covered services, complications of an excluded or not covered service, or charges for which you are not liable.
- Custodial Care.
- Growth hormone stimulation treatment including drugs or hormones.
- Dental care not related to dental injury.
- Services and/or treatment provided by a Chiropractor.
- Any treatment for correction of malocclusion, protrusion, hypoplasia or hyperplasia of the jaws.
- Charges for which there is automobile or liability insurance providing medical payments.
- Charges for educational testing or training, vocational or work hardening programs, transitional living, or services provided through a school system.
- Diagnosis and treatment of infertility, which is the inability to conceive despite one year without protection from pregnancy or the inability to carry pregnancies to a live birth resulting in 3 or more miscarriages prior to the 20th week of gestation.
- Maternity and routine nursery charges unless you have a Maternity Rider.
- Genetic testing, counseling and services.
- Charges for sex transformation, and treatment of sexual dysfunction or inadequacy or to enhance sexual performance or desire.
- Over the counter products involving vitamins and food supplements, herbal and homeopathic medications.
- Treatment of "quality of life" or "lifestyle" concerns including but not limited to; smoking cessation; obesity or weight control; hair loss; sexual function, dysfunction, inadequacy or desire; or cognitive enhancement; excessive sweating.
- Sales or other taxes.
- Treatment used to improve memory or to slow the normal process of aging.
- Pre-natal related genetic screening or diagnostic testing, including but not limited to maternal serum alpha-feto protein, chorionic villus sampling, ultrasonography, percutaneous umbilical blood sampling, fetal skin sampling, unless maternity coverage is in force.
- Pregnancy, maternity and other expenses related to surrogate pregnancy.
- Alternative Medicine services or supplies
- Diagnosis or treatment of Mental Illness and/or Substance Abuse.