

COPC Senior Care Advantage affirms that it encourages appropriate utilization of medically necessary member care and discourages under-utilization of services by the following statements:

- UM decision making is based only on appropriateness of care and service and existence of coverage.
- COPC Senior Care Advantage does not specifically reward practitioners or other individuals for issuing denials of coverage or service care.
- Financial incentives for UM decision makers do not encourage decisions that result in under-utilization.
- Providers and practitioners are not prohibited from acting on behalf of the member
- Physicians cannot be penalized in any manner for requesting or authorizing appropriate medical care.
- Practitioners are ensured independence and impartiality in making referral decisions that will not influence:
 - Hiring
 - Compensation
 - Termination
 - Promotion
 - Any other similar matters