Alopecia Treatment

Adjudication Rule

Table of content

Abstract | Scope | Adjudication Policy | Adjudication examples | Denial codes | Appendices
---|---|---|---|---|---
Page 1 | Page 2 | Page 2 | Page 2 | Page 2 | Page 2

Abstract

For Members

Alopecia is the loss of hair caused by different reasons, including damage to the hair shaft or follicles. The types of alopecia include:

- Alopecia areata - occurs when the body's immune system attacks hair follicles resulting in hair fall.
- Androgenic alopecia - genetically determined, patterned progressive loss of hair from the scalp.

Treatment depends on the type of alopecia; for people with alopecia areata, medications may help reduce hair loss. Some men with male pattern hair loss may consider surgery, such as hair transplants, scalp reduction, and strip or flap grafts.

Treatment of androgenic alopecia is not covered for any health insurance plan administered by Daman as it is considered cosmetic. However, treatment of Alopecia areata and syphilitic alopecia is covered for those plans with the specific benefits, if the treatment is targeted towards treating the underlying cause; subject to policy terms and conditions. But, services aimed directly towards hair regain are not covered.

For Medical Professionals

Treatment of androgenic alopecia is not covered for any health insurance plan administered by Daman as it is considered cosmetic. However, treatment of Alopecia areata and syphilitic alopecia is covered for those plans with the specific benefits, if the treatment is targeted towards treating the underlying cause; subject to policy terms and conditions. But, services aimed directly towards hair regain are not covered.
Alopecia Treatment

Scope

This adjudication rule highlights Daman’s coverage policy of the treatment of alopecia.

Androgenic Alopecia is a genetically determined, patterned, progressive loss of hair from the scalp. Hair loss is caused by androgen-mediated follicular miniaturization that leads to fine, short, non-pigmented vellus hair formation. It is considered to be a dominantly inherited disorder with variable penetrance and expressivity.

Alopecia areata is an autoimmune disease characterized by loss of hair. Inflammatory cells target the hair follicle, thus preventing hair growth. Though the etiology has not been determined, it is widely hypothesized to be an organ-specific autoimmune disease mediated by T lymphocytes directed at hair follicles.

Adjudication Policy

Eligibility / Coverage Criteria

Treatment of alopecia is not covered for any health insurance plan administered by Daman, as it is a ‘general exclusion’ of the respective policy.

Treatment of alopecia areata and syphilitic alopecia is covered for specific health insurance plans (subject to policy terms and conditions), if the treatment is targeted towards treating the underlying cause. However, services aimed directly towards hair regain are not covered.

Requirements for Coverage

ICD and CPT codes must be coded to the highest level of specificity.

Non-Coverage

Treatment of Alopecia is not covered for any plan administered by Daman as it is a ‘General Exclusion’ of the respective policy.

Payment and Coding Rules

Please apply HAAD payment rules and regulations and relevant coding manuals for ICD, CPT, etc.

Adjudication Examples

Example 1

Question: A 34 year old healthy male patient, who holds a Premier plan, complains of progressive hair loss over the scalp for the last four years. He was diagnosed with androgenic alopecia by his physician, who has prescribed ‘topical minoxidil’ for his condition. Will this drug be covered for this gentleman?

Answer: The prescribed drug will not be covered for this patient, as treatment of alopecia is a general exclusion of the policy.

Example 2

Question: A 26 year old male UAE plan holder was diagnosed with Alopecia areata, and advised to undergo Psolaren and ultraviolet light (PUVA) by his dermatologist. Will the treatment be covered for this patient?

Answer: Psoralen and PUVA will not be covered for this UAE plan holder, as treatment of alopecia is a general exclusion of the policy.

Denial codes

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Appendices

A. References

2. British Medical Journal, Evidence Centre
4. Policy wordings
5. Schedule of benefits

B. Revision History

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