Flu - Treatment and Prevention

Adjudication Rule

Abstract

For Members

Flu is an acute respiratory infection caused by influenza virus that is usually self-limiting. Flu can cause mild to severe illness. Symptoms are more severe than those of cold and come on abruptly.

Daman covers medically justifiable treatment of flu for all health insurance plans administered by Daman subject to policy terms and conditions. Daman coverage of the flu vaccine (for prevention of flu) will be limited to those plans with the specific benefit, subject to policy terms and conditions.

For Medical Professionals

Flu is a viral disease and antibiotics are not used to treat the disease. Hence, Daman will not cover antibiotics for the treatment of flu. Daman covers medically justifiable treatment of flu (including Antipyretics/analgesics, Decongestant, antihistamine or combination) for all health insurance plans administered by Daman subject to policy terms and conditions.

Daman coverage of the flu vaccine will be limited to those plans with the specific benefit, subject to policy terms and conditions.
Flu - Treatment and Prevention

Scope
This guideline is to explain the policy of Daman on the coverage of the treatment and prevention of flu except the cases identified as epidemic or pandemic.
Flu is an acute respiratory infection caused by influenza viruses that is usually self-limiting.
Flu can cause mild to severe illness. Symptoms are more severe than those of colds and come on abruptly.

Adjudication Policy

Eligibility / Coverage Criteria

1. Flu treatment
Daman covers medically justifiable treatment of flu for all health insurance plans administered by Daman subject to policy terms and conditions.
Daman covers the following treatment for flu infection which includes:
- Antipyretics/analgesics
- Decongestant, antihistamine or combination

2. Flu prevention
Daman coverage of the flu vaccine will be limited to those health insurance plans with the specific benefit, subject to policy terms and conditions.

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

Non-Coverage

1. Flu treatment
   - For Visitors plan the coverage is subject to policy terms and conditions.
   - As the cause of flu is viral, antibiotics will not be covered by Daman.

2. Flu prevention is not covered for those health insurance plans that do not have the benefit of the coverage.

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 5 year old child, holding basic plan was diagnosed with flu (ICD 9 code 487.1 as principle diagnosis). The doctor prescribed antibiotics for this child.
Answer: The treatment will not be covered for this child. Antibiotics have no medical justification.

Example 2
Question: A 65 year old male, holding basic plan was diagnosed with flu (ICD 9 code 487.1). After the treatment, the doctor prescribed seasonal flu vaccine for him.
Answer: The vaccine will not be covered for this patient. When vaccination for flu is claimed for plans without the coverage for the same, it will be rejected.

Denial codes

<table>
<thead>
<tr>
<th>Code</th>
<th>Code Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>MNEC-004</td>
<td>Service is not clinically indicated based on good clinical practice, without additional supporting diagnoses/activities</td>
</tr>
<tr>
<td>NCOV-003</td>
<td>Service(s) is (are) not covered</td>
</tr>
<tr>
<td>CLAI-012</td>
<td>Submission not compliant with contractual agreement between provider &amp; payer</td>
</tr>
</tbody>
</table>

Appendices

A. References
2. American Academy of Pediatrics (http://aapnews.aappublications.org/cgi/content/full/30/9/8)
3. BMJ (http://www.bmj.com/content/308/6940/1314.extract)
4. HAAD Preventive Standards
B. Revision History

<table>
<thead>
<tr>
<th>Date</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-07-13</td>
<td>V2.0: New template</td>
</tr>
<tr>
<td>15-07-14</td>
<td>1. V 4.0</td>
</tr>
<tr>
<td></td>
<td>2. Disclaimer updated as per system</td>
</tr>
<tr>
<td></td>
<td>requirements</td>
</tr>
<tr>
<td></td>
<td>3. Restored original effective date</td>
</tr>
</tbody>
</table>