

Adjudication Guideline

Rule Category: Medical

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Abstract

For Members

Well-being of both mother and baby are monitored during pregnancy. Antenatal tests are designed to help make pregnancy safer by screening the mother for particular conditions and assessing the development of the baby. Pregnant women with complications, or have experienced complications in previous pregnancies, usually require additional care.

Aside from screening tests, antenatal care also includes education and counseling on many topics that affect pregnancy. These include: ideal weight gain, proper nutrition, intake of supplements, vaccinations, breastfeeding, postpartum care, etc.

Coverage of routine antenatal care and screening by Daman is subjected to policy terms and conditions. Daman covers routine antenatal services for married women with maternity benefit.

For Medical Professionals

This adjudication quideline provides coverage quidance on baseline clinical care for all pregnant women covered under Daman plans. Pregnant women with complications, or have experienced complications in previous pregnancies, usually require additional care, which has to be determined by the treating physician.

Approved by:

Responsible: Medical Standards & Research

Related Adjudication rules:

Obstetrical Ultrasound

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Scope

This adjudication guideline highlights the coverage of routine antenatal screening tests and care for all health insurance plans administered by Daman. It also includes coverage of screening tests and care during the pre-conception period. Additionally, it provides guidance on baseline clinical care for all pregnant women covered under Daman plans. Pregnant women with current complications or have experienced complications in previous pregnancies usually require additional care, which has to be determined by the treating physician.

This guideline was based on the local UAE standards (Dubai Health Authority Antenatal Care Protocols and Health Authority Abu Dhabi Standard for Routine Antenatal Screening and Care) together with the incorporation of the international best practice.

Adjudication Policy

Eligibility / Coverage Criteria

Coverage of Antenatal care and screening tests

Daman covers routine antenatal screening tests and care for married pregnant ladies with Maternity benefit. For coverage details, please refer to Tables 1, 2 and 7.

Routine antenatal immunization & chemoprophylaxis coverage for pregnant ladies with maternity benefits is subject to policy terms and conditions. Please refer to Table 3.

Coverage of Pre-conception care and screening tests

Pre-conception screening should be limited to a maximum of one per year. Any subsequent care shall follow the clinical pathway appropriate for the screening findings.

Daman covers pre-conception care for Thiqa members under Thiqa scheme Preventative Care. For Basic and Enhanced plans, coverage is subject to policy terms and conditions. For coverage details, please refer to Tables 4, 5 and 6.

Services (refer to Additional information) done outside of the listed time frame can still be covered, if they have not been previously done during the present pregnancy. Only Down's Syndrome-related tests and anomaly scan will be rejected if performed outside of the recommended timing.

Requirements for Coverage

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

Non-Coverage

Pre-Conception services are not covered, except for Thiqa members and Enhanced members with Medical Check-up benefit.

Antenatal services are not covered for unmarried females and for plans without maternity benefit.

Payment and Coding Rules

Please apply DHA and HAAD payment rules and regulations. Relevant coding manuals (ICD, CPT, etc.) should also be used.



Adjudication Examples

Example 1

Question: A 26 year old female under Basic plan (Maternity benefit) with diagnosis of Supervision of normal first pregnancy, is advised CBC, Serological screening for Hepatitis B and Urine testing. Will these tests be covered?

Answer: Yes, as the tests are considered routine antenatal screening tests.

Example 2

Question: A 34 year old female under Enhanced plan (Maternity benefit) with diagnosis of Supervision of other normal pregnancy is advised Cytomegalovirus test and Chorionic villus sampling (CVS). Will these services be covered?

Answer: No. CMV testing and CVS are not considered medically necessary as routine tests in a normal pregnancy. There should be other medical indications documented in the medical record and submitted on the claim for the services to be covered.



Appendices

A. References

- 1. http://www.haad.ae/HAAD/LinkClick.aspx?fileticket=NGHLA-XduVg%3D&tabid=820
- 2. http://www.isahd.ae/content/docs/GC%2001-2015%20Antenatal%20care%20protocols.pdf
- 3. https://www.icsi.org/ asset/13n9y4/Prenatal.pdf
- $\begin{array}{lll} \textbf{4.} & \underline{\text{https://www.nice.org.uk/guidance/cg62/resources/antenatal-care-for-uncomplicated-pregnancies-} \\ 975564597445 \end{array}$
- 5. http://bestpractice.bmj.com/best-practicSRVConograph/493.html
- 6. https://www.uptodate.com/contents/initial-prenatal-assessment-and-first-trimester-prenatal-care?source=search result&search=antenatal&selectedTitle=1~150
- 7. https://www.uptodate.com/contents/prenatal-care-second-and-third-trimesters?source=search_result&search=antenatal&selectedTitle=3~150
- 8. http://apps.who.int/iris/bitstream/10665/250800/1/WHO-RHR-16.12-eng.pdf?ua=1

B. Revision History

Date	Change(s)
01-06-2012	V 1.0 Release.
01-07-2013	V 2.0 New template.
15-07-2014	V 3.0 - Disclaimer updated as per system requirements Restored original effective date.
01-03-2017	V 3.1 - Incorporation of Dubai Health Authority Routine Antenatal Standards General content update.



C. Additional Information and Tables

Abu Dhabi Providers

Table 1: HAAD-recommended Antenatal Counseling & Education

Visits	Screening; Counseling & Education (15 min)	Basic	Enhanced	Thiqa			
	Medical and family history including risk profiles						
	Physical examination including: height, weight, BMI, blood pressure						
	Physical activity						
First Antenatal visit	Nutrition & diet including Vitamin D supplements						
(ideally	Nausea and vomiting		Covered. Included in E/N	1.			
before 10 weeks)	Importance of continuity of care	THEIGGEG III E/TII					
	Physiology of pregnancy						
	Discuss antenatal screening including fetal aneuploidy screening						
	Genetic Counseling						
	Book first trimester combined Down Syndrome screening						
	Accurate recording of menstrual dates						
	Weight/ BMI, blood pressure						
	Fundal height						
	Pre-term labor screening*						
	Nutrition and weight						
	List of medications, herbal supplements, vitamins		Comment				
16 weeks	Fetal growth		Covered. Included in E/N	1.			
	Nutrition and weight						
	Breastfeeding						
	Nausea and vomiting						
	Physiology of pregnancy						
	Follow-up of modifiable risk factors						
	Continuity of care						
	Review labs from visit 1						

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	Schedule Anomaly scan to be done at 18- 20 weeks	
١	Weight/ BMI, blood pressure	
F	Fundal height	
F	Follow-up of modifiable risk factors	
25 weeks	Classes	Covered.
F	Family issues	Included in E/M.
L	Length of stay	
	Gestational diabetes mellitus (GDM)	
(Continuity of care	
\	Weight/ BMI, blood pressure	
F	Fundal height	
F	Follow-up modifiable risk factors	
28 weeks	Discussing plans for work	Covered.
F	Physiology of pregnancy	Included in E/M.
F	Fetal growth	
A	Awareness of fetal movement	
	Continuity of care	
	Weight/BMI, blood pressure	Covered.
31 weeks	Fundal height	Covered. Included in E/M.
(Continuity of care	
\	Weight/ BMI, blood pressure	
F	Fundal height	
F	Follow-up of modifiable risk factors	
1	Travel	
34 weeks	Breastfeeding	Covered.
	Episiotomy	Included in E/M.
L	Labor & delivery issues	
	Warning signs/pregnancy induced hypertension	
\	Vaginal birth after caesarean (VBAC)*	
E	External cephalic version (ECV)*	
\	Weight/ BMI, blood pressure	
F	Fundal height	
36 weeks	Follow-up of modifiable risk factors	Covered. Included in E/M.
F	Postpartum care	moduled in L/M.
E	Breastfeeding	

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	vitamin K)
	Contraception
	When to call provider
	Discussion of postpartum depression
	Vaginal birth after caesarean (VBAC)*
	Caesarean Section (C-S) consents and discussion if indicated*
	Pain management
	Consider weekly visits
	Weight/ BMI, blood pressure
	Fundal height
	Cervix exam
	Follow-up of modifiable risk factors
38 weeks	Postpartum vaccinations
	Infant CPR
	Options for post-term pregnancy
	Labor & delivery update
	C-S consents and discussion if indicated*
	Pain management
	Weight/ BMI, blood pressure
	Fundal height
	Follow-up of modifiable risk factors
40 weeks	Postpartum vaccinations
	Infant CPR
	Options for post-term pregnancy
	Labor & delivery update
	Weight/ BMI, blood pressure
	Fundal height
	Follow-up of modifiable risk factors
	Postpartum vaccinations
41 weeks	Infant CPR
	Options for post-term pregnancy
	Labor & delivery update
	Offer a membrane sweep
	Offer induction of labor

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Table 2: HAAD-recommended Antenatal Screening Tests

Visits	O-recommended Antenatal Screenin Screening Tests	Basic	Enhanced	Thiqa	
	Confirming pregnancy		Covered.		
	Pregnancy test		Covered.		
	Rubella susceptibility		Covered.		
	HIV		Covered.		
	Varicella		Covered.		
	Syphilis (RPR, VDRL)		Covered.		
First Antenatal	Hepatitis B virus		Covered.		
visit (ideally before 10 weeks)	Complete Blood Count		Covered.		
	Vitamin D	Not covered.	Subject to policy terms and conditions.	Covered.	
	Hemoglobinopathy screening*	Not covered.	Subject to policy terms and conditions. ***	Covered. ***	
	ABO/Rh/Ab screen	Covered.			
	Urine – dipstick & CNS	Covered.			
	Cervical cancer screening*	Not covered.	Subject to policy terms and conditions. ***	Covered. ***	
11- 14	Down syndrome screening	Covered.			
weeks	Chorionic Villus Sampling*		Covered.		
	Fetal heart tones	Covered.			
	Urine - dipstick		Covered.		
16 weeks	Preterm labour screening*	Covered.			
	Amniocentesis* should be done after 16 weeks, if indicated	Covered.			
18 - 21 weeks	Detailed anomaly scan		Covered.		
25 weeks	Fetal heart tones		Covered.		
25 Weeks	Urine dipstick - proteinuria		Covered.		
28 weeks	Fetal heart tones		Covered.		
	Gestational Diabetes Mellitus screening if clinically indicated or		Covered.		



	high risk: • body mass index >30 kg/m2 • previous macrosomic baby ≥ 4.5 kg • previous gestational diabetes • family history of diabetes (first-degree relative with diabetes) • ethnic family origin with a high prevalence of diabetes	
	Repeat Rh antibody screen*	Covered.
	CBC	Covered.
	Urine dipstick- proteinuria	Covered.
	Hepatitis B Ag*	Covered.
31 weeks	Fetal heart tones	Covered.
31 WEEKS	Urine dipstick - proteinuria	Covered.
	Urine dipstick - proteinuria	Covered.
34 weeks	Fetal heart tones	Covered.
	Ultrasound*	Covered.
	Fetal heart tones	
	Confirm fetal position (if breech, offer cephalic version)	Covered.
36 weeks	Urine dipstick - proteinuria	Covered.
	Culture for group B streptococcus	Covered.
	CBC	Covered.
38 weeks	Fetal heart tones	Covered.
38 weeks	Urine dipstick - proteinuria	Covered.
40	Fetal heart tones	Covered.
40 weeks	Urine dipstick - proteinuria	Covered.
41 weeks	Fetal heart tones, Fetal assessment (Ultrasound +CTG)	Covered.
	Urine dipstick - proteinuria	Covered.

^{*}If clinically indicated or high risk; ***If not done previously

Table 3: HAAD-recommended Antenatal Immunization and Chemoprophylaxis

Visits	Immunization & Chemoprophylaxis	Basic	Enhanced	Thiqa	
First	Hepatitis B*		Subject to	Covered.	
Antenatal	Tetanus booster*	Not Covered.	policy limits, terms and conditions.		
visit (ideally	Progesterone*				
before 10	Influenza (inactivated)*				



weeks)	Nutritional supplements including folic acid	Covered.
16 weeks	Rh(D) Immune Globulin (RhoGAM)*	Covered.
25 weeks	Rh(D) Immune Globulin (RhoGAM)*	Covered.
28 weeks	Rh(D) Immune Globulin (RhoGAM)*	Covered.
34 weeks	Rh(D) Immune Globulin (RhoGAM)*	Covered.

^{*}If clinically indicated or high risk

Table 4: HAAD-recommended Pre-Conception Counseling and Education

Counseling & Education	Basic	Enhanced	Thiqa
Medical and family history including risk profiles			
Height and weight/ BMI			
Blood pressure			
Physical Examination			
Nutrition and weight		Subject to	Covered.
Smoking cessation	Not Covered.	policy terms	Included in
List of medications, vitamins		and conditions.	E/M.
Accurate recording of menstrual dates			
Importance of early registration of pregnancy and continuity of care			
Physiology of pregnancy			
Genetic counseling			

Table 5: HAAD-recommended Pre-Conception Screening Tests

Screening	Basic	Enhanced	Thiqa		
Cholesterol & HDL**					
Rubella, Varicella		Subject to policy			
Vitamin D screening	Not Covered.	terms and	Covered.		
HbA1C**		conditions.			
Cervical cancer screening**					

^{**}As per protocol



Table 6: HAAD-recommended Pre-Conception Immunization and Chemoprophylaxis

Immunization & Chemoprophylaxis	Basic	Enhanced	Thiqa	
Tetanus booster*				
Rubella*				
Varicella*	Not Covered.	Subject to policy terms and Cov conditions.	Covered.	
Hepatitis B vaccine*				
Folic acid supplement				

^{*}If clinically indicated or high risk

Dubai and Northern Emirates Providers

Table 7: DHA-recommended Antenatal Services

Weeks AOG	Service	Basic	Enhanced	Thiqa		
10-14	History and full physical examination					
	Complete Booking Risk Assessment Tool					
	Offer 1st trimester genetic screening at 11-13 weeks	Covered.				
	Discussion of Low Risk GP led care					
	Make scan appointment for 18-20 weeks at clinics/hospital					
	Confirmation of pregnancy		Covered.			
	Dating scan	Covered.				
	Full Blood Count	Covered.				
	Blood group, Rhesus status and antibodies	Covered.				
	VDRL	Covered.				
	Urinalysis		Covered.			
	Rubella serology		Covered.			
	HIV		Covered.			
	Hep C offered to high risk patients		Covered.			
	Hep B screening*	Covered.				
	Glucose Tolerance Test if high risk body mass index >30 kg/m2 previous macrosomic baby ≥ 4.5 kg previous gestational diabetes family history of diabetes (first-degree relative with diabetes) ethnic family origin with a high prevalence of diabetes		Covered.			



Fasting/random blood glucose or HbALe for all due to high prevalence of diabetes in UAE 11-13 Genetic screening (Down's screening) Covered. Antenatal visit Covered. 20 Antenatal visit Covered. Antenatal review and risk status, record results Review ultrasound result (change EDD only if USG scan is 10 days different to menstrual dates) Fetal growth surveillance Repeat GTT for high risk patient if normal at first visit Covered. Antenatal review and risk status, record results Review ultrasound result (change EDD only if USG scan is 10 days different to menstrual dates) Antenatal review and risk status, record results Review ultrasound result (change EDD only if USG scan is 10 days different to menstrual dates) Fetal growth surveillance Full Blood Count Rhesus antibody screen If Rh-, give Anti D one dose (28-30 wks) Covered. Fetal growth surveillance Covered. Fetal growth surveillance Antenatal review and risk status, record results Fetal growth surveillance Rhesus antibody screen Covered. Antenatal review and risk status, record results Covered. Covered. Covered. Antenatal review and risk status, record results Covered. Confirm presentation Fetal growth surveillance Low vaqinal swab for group B haemolytic strep (screening) Antenatal review and risk status, record results Confirm presentation Fetal growth surveillance Antenatal review and risk status, record results Covered. Confirm presentation Fetal growth surveillance Antenatal review and risk status, record results Covered. Covered. Covered. Covered. Covered. Covered. Covered. Fetal growth surveillance Covered. Covered. Fetal growth surveillance Fetal growth surveillance Covered. Covered. Etal growth surveillance					
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Fetal growth surveillance Covered. CTG Covered. Bishops score Covered.	40	Antenatal review and risk status, record results	Covered.		
Fetal growth surveillance CTG Covered. Bishops score Covered.		Confirm presentation	Covered		
Bishops score Covered.		Fetal growth surveillance	Covered.		
Covered.	41	CTG	Covered.		
		Bishops score	Covered		
		Membrane sweep	Coverea.		

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Appointment for induction of labor at 40+10

*as per international best practice