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Common Cold Treatment

Adjudication Rule

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Abstract

For Members

Common cold is an acute infection of the upper respiratory tract caused by virus that is usually self-limiting. Symptoms are more severe than those of cold and come on abruptly.

Daman covers medically justifiable treatment of common cold for all health insurance plans administered by Daman subject to policy terms and conditions.

For Medical Professionals

Daman covers medically justifiable treatment of common cold for all health insurance plans administered by Daman. However, outpatient treatment due to common cold is not covered for Visitors plan.

Common cold is a viral disease and antibiotics are not used to treat the disease. There is increasing evidence that liberal use of antibiotics encourages resistant strains of bacteria and causes unnecessary harm. Hence Daman will not cover antibiotics for the treatment of common cold unless medically necessary as identified by the treating doctor.

In addition, Daman will not cover antiviral drugs for the treatment of common cold.

Approved by:
Daman

Responsible:
Medical Standards & Research

Related Adjudication Rules:
None

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Scope

The scope of this adjudication rule is to explain the policy of Daman on the coverage of the treatment of common cold.

Common cold is an acute, self-limited inflammation of the upper respiratory tract mucosa that may involve any or all of the nose, throat, sinuses, and larynx. Occasionally there is spread to the lower respiratory tract.

Adjudication Policy

Eligibility / Coverage Criteria

Daman covers medically justifiable treatment of common cold for all health insurance plans administered by Daman. However, outpatient treatment due to common cold is not covered for Visitors Plan.

Requirements for Coverage

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

Any case of common cold associated with bacterial infection has to be coded with an additional diagnosis suggestive of bacterial infection.

Non-Coverage

For Visitors plan, any outpatient service related to common cold is not covered.

There is no evidence that purulent discharge is related to bacterial infection or responds to antibiotics. Antibiotics will not be covered for the treatment of common cold unless medically necessary. There is insufficient evidence to recommend antibiotics in children or adults. There is limited evidence that purulent nasal discharge suggestive of bacterial infection will respond to antibiotics. Antibiotics are known to lead to adverse effects in adults. This treatment is often requested by patients at consultation, but there is increasing evidence that this encourages resistant strains of bacteria and causes unnecessary harm. Hence Daman will not cover antibiotics for the treatment of common cold.

In addition, Daman will not cover antiviral drugs for the treatment of common cold.

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 years old patient (holding Thiqa plan), is diagnosed with Common Cold (only diagnosis), Doctor prescribes 'Zomax' (antibiotic), will this drug be covered for this patient?

Answer: Antibiotics will be rejected as it is not indicated for the treatment of common cold.

Denial codes

Code description
Service is not clinically indicated based on good clinical practice, without additional supporting diagnoses/activities
Service(s) is (are) not covered
Service is not clinically indicated based on good clinical practice

Appendices

A. References

- BMJ
(<http://clinicalevidence.bmj.com/ceweb/conditions/rda/1510/1510.jsp>)
- American association of Family Physician
(<http://clinicalevidence.bmj.com/ceweb/conditions/rda/1510/1510.jsp>)
- American Lung Association
(<http://www.lungusa.org/lung-disease/influenza/in-depth-resources/facts-about-the-common-cold.html>)

B. Revision History

Date	Change
01-07-13	V2.0: New template
15-07-14	1. V 4.0 2. Disclaimer updated as per system requirements 3. Restored original effective date
11-12-17	4. V4.1 Definition update