

Diabetes Mellitus Lab Tests

Adjudication Guideline

Rule Category: Medical

Approved by: Daman

Ref: No: 2013-MN-0012

Responsible:Medical Standards
& Research

Version Control: Version No 3.0

Related Adjudication Guidelines: N/A

Effective Date: Revision Date: 01/11/2013 03/01/2025



Table of Contents

1.	Abstract3		
	1.1	For Members	3
	1.2	For Medical Professionals	3
2.	Scop	e	3
3.		dication Policy	
	3.1	Eligibility / Coverage Criteria	4
	3.2	Requirements for Coverage	6
	3.3	Non-Coverage	6
	3.4	Payment and Coding Rules	7
4.	Deni	al Codes	7
5.	Appendices		8
	5.1	References	8
	5.2	Revision History	8



1. Abstract

1.1 For Members

Diabetes develops when the body is unable to produce or use insulin (an essential hormone made in the pancreas). Subsequently, blood sugar "blood glucose" rises in the blood stream – a condition called "hyperglycaemia." Some common symptoms include increased thirst/hunger, frequent urination, unintentional weight loss, blurred vision, non-healing wounds and extreme fatigue.

Diabetes Mellitus is usually classified as Type 1, Type 2, Gestational, or other. Daman covers all investigations to diagnose and monitor Diabetes whenever medically necessary, subject to policy terms and conditions.

1.2 For Medical Professionals

Diabetes Mellitus is a chronic illness that requires continuing medical care to monitor efficacy of glycaemic control and prevention/ management of complications, all the following are recommended: self-monitoring of blood glucose, ongoing patient education/support, and regular medical check-ups with necessary investigations.

Daman covers all the investigations required for screening, diagnosis and monitoring of Diabetes Mellitus (and complications) as per medical necessity and recommended frequencies, subject to policy terms and conditions.

2. Scope

- This adjudication guideline highlights the recommended investigations for screening, diagnosis and monitoring of Type 1 Diabetes, Type 2 Diabetes, and Pre-existing Diabetes in Pregnancy and Gestational Diabetes Mellitus in the outpatient setting.
- Evaluation of other types of Diabetes (such as neonatal, drug-or chemical-induced, post-transplantation, etc.), non-diabetic hypoglycemia and diseases associated with insulin-resistance (such as polycystic ovarian syndrome) is outside the scope of this guideline. Likewise, home glucose monitoring, medical treatment, and supplies/equipment for the administration of diabetes medications are not included.

damaninsurance.ae PUBLIC | 11870R00 | 3 of 8



3. Adjudication Policy

3.1 Eligibility / Coverage Criteria

Screening

- Screening may be done for asymptomatic patients with the following conditions:
 - Pregnant (as part of routine antenatal testing).
 - Women previously diagnosed with GDM once every 3 years.
 - Abnormal glucose testing without diagnosis of Diabetes once a year.
 - After organ transplantation.
- Screening may also be done for asymptomatic patients with the benefit:
 - Wegaya screening.
 - o Medical check-up (or other similar benefit).
 - Obese/ overweight + other risk factor (Hypertension, Dyslipidaemia, etc.).
 - Prediabetes.

Diagnosis

 Patients with clinical signs/symptoms suggestive of diabetes may undergo testing. Some examples are polyuria, polydipsia, and polyphagia.

Monitoring

- o Monitoring may be done for the following patients:
 - Diagnosed cases of DM Type 1 or Type 2.
 - Diagnosed cases of GDM, or pregnant patients with preexisting DM Type 1 or 2.
- Diabetic patients may be evaluated for glycaemic control and development of complications as detailed in Table A.

damaninsurance.ae PUBLIC | 11870R00 | 4 of 8



Table A. Components of the routine comprehensive medical evaluation for diabetic patients

Examination	Frequency as per ADA	Indication
A1C, if the results are not available within the past 3 months	Every 3 months	Any diabetes
Lipid profile, including total, LDL, and HDL cholesterol and triglycerides	Annually (and after initiation/dose changes of diabetes medications, blood pressure medications, cholesterol medications, or thyroid medications)	Any diabetes
Liver function tests (transaminases)	Annually (and after initiation/dose changes of diabetes medications, blood pressure medications, cholesterol medications, or thyroid medications)	Any diabetes
Spot urinary albumin-to- creatinine ratio	Annually	Any diabetes
Serum creatinine and estimated glomerular filtration rate	Annually (and more frequently if with CKD or with changes in medications that affect kidney function and serum potassium)	Any diabetes
Thyroid-stimulating hormone in patients with type 1 diabetes	Annually (and after initiation/dose changes of diabetes medications, blood pressure medications, cholesterol medications, or thyroid medications)	DM Type 1
Vitamin B12 if on metformin (when indicated)	When indicated (if patient has neuro manifestations and longterm use)	-
Serum potassium levels in patients on ACE inhibitors, ARBs, or diuretics	Annually (and more frequently if with CKD or with changes in medications that affect kidney function and serum potassium)	Any diabetes
Fundoscopic examination (refer to eye specialist)/ Diabetic retinopathy screening	Annually	Any diabetes (excluding GDM) without known retinopathy
Ankle brachial Index	As per international best practice	DM with documentation of diminished pulses.

damaninsurance.ae PUBLIC | 11870R00 | 5 of 8



• Pregnancy is a crucial period for observing Pre-Existing Diabetes or identifying and subsequent monitoring of Gestational Diabetes. Table B and C below outline the similarities and differences in necessary investigations for both conditions.

Table B. Management of Pre-existing Diabetes in Pregnancy

Description of investigation	Frequency
Fundoscopic examination (refer to eye specialist)/ Diabetic retinopathy screening	Before pregnancy or in the first trimester if not done previously, then annually
Remote imaging for monitoring and management of active retinal disease (e.g., diabetic retinopathy) with physician review, interpretation, and report, unilateral or bilateral	Once per trimester, then annually
Fasting blood glucose	As needed to achieve metabolic control
One-hour postprandial glucose (or two-hour postprandial if billed twice)	As needed to achieve metabolic control
HbA1c	Every 3 months

Table C. Management of Gestational Diabetes

Description of investigation	Frequency
Fasting blood glucose	As needed to achieve metabolic control
One-hour postprandial glucose (or two-hour postprandial if billed twice)	As needed to achieve metabolic control
OGTT	As part of routine antenatal screening, then 4 to 12 weeks postpartum
HbA1c	Not routinely used for glycemic control in the 2nd and 3rd trimester

3.2 Requirements for Coverage

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

3.3 Non-Coverage

- Daman does not cover investigations outside best practice recommendations.
- CPT Haemoglobin: glycosylated (A1C) by device cleared by FDA for home use is not covered, as there is still insufficient evidence recommending its use. Likewise, the following tests are not considered medically necessary for the screening, diagnosis or monitoring of Type 1 DM, Type 2 DM and GDM: genetic markers, insulin, proinsulin, C-peptide and insulin antibodies.

damaninsurance.ae PUBLIC | 11870R00 | 6 of 8



• Daman does not cover investigations for asymptomatic patients, unless recommended by the regulator or if with routine medical check-up benefit/ health screening benefit. These services are not covered for Visitor's Plan.

3.4 Payment and Coding Rules

Please apply regulator payment rules and regulations, as well as relevant coding manuals (ICD and CPT). ICD diagnosis code pertaining to use of insulin should be coded for patients on insulin therapy.

4. Denial Codes

Code	Code Description
CLAI-012	Submission not compliant with contractual agreement between provider and payer
DUPL-002	Payment already made for same/similar service within set time frame
MNEC-004	Service is not clinically indicated based on good clinical practice, without additional supporting diagnoses/activities
MNEC-005	Service /supply may be appropriate, but too frequent
NCOV-003	Service(s) is (are) not covered
PRCE-002	Service is included in another service paid

damaninsurance.ae PUBLIC | 11870R00 | 7 of 8



5. Appendices

5.1 References

- https://www.doh.gov.ae/-/media/Feature/Resources/Guidelines/Guidelines-forstandard-treatment-guidelines.ashx
- https://www.uptodate.com/contents/clinical-presentation-diagnosis-and-initialevaluation-of-diabetes-mellitus-inadults?search=diabetes%20labs&source=search_result&selectedTitle=1%7E15 0&usage_type=default&display_rank=1
- https://www.uptodate.com/contents/gestational-diabetes-mellitus-obstetricissues-and
 - management?search=gestational%20diabetes&source=search_result&selectedTitle=1%7E150&usage type=default&display rank=1
- https://diabetesjournals.org/care/article/46/10/e151/153425/Guidelines-and-Recommendations-for-Laboratory
- https://diabetes.org/about-diabetes/diagnosis

5.2 Revision History

Date	Change(s)
01/11/2013	V1.0
15/07/2014	V1.1
25/03/2018	V2.0 • General content update
03/01/2025	V3.0 • New Template • References updated

Disclaimer

By accessing these Daman Adjudication Guidelines, you acknowledge that you have read and understood the terms of use set out in the disclaimer below:
The information contained in this Adjudication Guideline is intended to outline the procedures of adjudication of medical claims as applied by the National Health Insurance Company – Daman PJSC
(hereinafter "Daman"). The Adjudication Guideline is not intended to be comprehensive, should not be used as treatment guidelines and should only be used for the purpose of reference or guidance for adjudication procedures and shall not be construed as conclusive. Daman in no way interferes with the treatment of patient and will not bear any responsibility for treatment decisions interpreted through Daman Adjudication Guideline. Treatment of patient is and remains at all times the solt esponsibility of the treating Healthcare Provider. This Adjudication Guideline does not grant any rights or impose obligations on Daman. The Adjudication Guideline and all of the information it contains are provided "as is" without warranties of any kind, whether express or implied which are hereby expressly

Under no circumstances will Daman be liable to any person or business entity for any direct, indirect, special, incidental, consequential, or other damages arising out of any use of, access to, or inability to use or access to, or reliance on this Adjudication Guideline including but without limitation to, any loss of profits, business interruption, or loss of programs or information, even if Daman has been specifically advised of the possibility of such damages. Daman also disclaims all liability for any material contained in other websites linked to Daman website.

This Adjudication Guideline is subject to the laws, decrees, circulars and regulations of Abu Dhabi and UAE. Any information provided herein is general and is not intended to replace or supersede any laws

This Adjudication Guideline is subject to the laws, decrees, circulars and regulations of Abu Dhabi and UAE. Any information provided herein is general and is not intended to replace or supersede any laws or regulations related to the Adjudication Guideline as enforced in the UAE issued by any governmental entity or regulatory authority, or any other written document governing the relationship between Daman and its contraction parties

Daman and its contracting parties.

This Adjudication Guideline is developed by Daman and is the property of Daman and may not be copied, reproduced, distributed or displayed by any third party without Daman's express written consent. This Adjudication Guideline incorporates the Current Procedural Terminology (CPT®), which is a registered trademark of the American Medical Association ("AMA") and the CPT codes and descriptions belong to the AMA. Daman reserves the right to modify, alter, amend or obsolete the Adjudication Guideline at any time by providing one month prior notice.

damaninsurance.ae PUBLIC | 11870R00 | 8 of 8