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Polycystic Ovarian Disease Management

Adjudication Rule

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Abstract

For Members

Polycystic Ovarian Disease (PCOD) is a condition in which there is imbalance of female sex hormones which lead to irregular menstrual cycle, acne, obesity, excess facial hair, infertility etc.

Investigations and treatment directed towards the hyper androgenic (excessive production and/or secretion of sex hormones) features of PCOD are not covered for any plans administered by Daman. Daman covers treatment of menstrual irregularities related to PCOD in unmarried women. In married women, coverage of the investigations and treatment of PCOD is subject to policy terms and conditions.

For Medical Professionals

Investigations and treatment directed to towards the hyper-androgenic features (cosmetic) of PCOD are not covered for any plans administered by Daman.

Daman covers treatment of menstrual irregularities related to PCOD in unmarried women. In married women, coverage of the investigations and treatment of PCOD is subject to policy terms and conditions.

Infertility resulting from PCOD/ related to PCOD is not covered for any plans administered by Daman unless the plan has specific coverage for infertility.

Approved by:
Daman

Responsible:
Medical Strategy &
Development Department

Related Adjudication Rules:
None

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Scope

This Adjudication rule aims to specify the coverage of diagnosis and management of polycystic ovarian disease for all health insurance plans administered by Daman.

Polycystic Ovarian Disease (PCOD) is a condition in which there is an imbalance of a woman's female sex hormones; it includes symptoms of hyperandrogenism, presence of hyperandrogenaemia, peripheral insulin resistance, oligo-/anovulation, and polycystic ovarian morphology on ultrasound. The etiology of PCOD is unknown.

Adjudication Policy

Eligibility / Coverage Criteria

Coverage of Investigations and treatment of PCOD in unmarried women:

Plans	Diagnosis : PCOD	Diagnosis: menstrual abnormalities related to PCOD	Diagnosis: Hyper - androgenic features (cosmetic) related to PCOD****
Basic	Not covered*	Covered	Not covered
Premier & Premier Plus	Covered**	Covered	Not covered
Thiqa	Covered** *	Covered	Treatment of the cosmetic feature will not covered, but the treatment of PCOD will be covered
Aounak	Covered**	Covered	Not covered
Reaya	Covered**	Covered	Not covered
Custom ized Plans	Subjected to policy wordings		Not covered

*unless otherwise proven that the treatment is targeted to menstrual disturbance

**unless related to cosmetic

***unless related to cosmetic or obesity

****For acne & obesity, refer to respective adjudication rules

Investigations and treatment directed to cosmetic conditions are considered as General exclusion of Daman policies unless specifically mentioned in the schedule of benefit. Hence treatments of hyper androgenic features (hirsutism, acne, voice deepening and increased muscle mass) are not covered for policies administered by Daman.

Coverage of Investigations and treatment of PCOD in married women (only the plans for which the service/s is/are covered are mentioned. For the rest of the plans all services remain uncovered):

Plans	Diagnosis : PCOD	Diagnosis : menstrual abnormalities related to PCOD	Diagnosis : Hyper-androgenic features related to PCOD ****	Diagnosis : infertility related to PCOD
Premier	Covered**	Covered	Not covered	Lifetime limit of AED 365,000 per person. Available on reimbursement only
Premier Plus	Covered**	Covered	Not covered	Covered
Thiqa	Covered**	Covered	Treatment of the cosmetic feature will not covered, treatment of PCOD will be covered	Covered
Ayonak	Covered**	covered	Not covered	covered
Reaya	Covered**	covered	Not covered	covered
Custom ized Plans	Subjected to policy wordings		Not covered	

**unless related to cosmetic

***unless related to cosmetic or obesity

****For acne & obesity, refer to respective adjudication rules

Requirements for Coverage

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

Non-Coverage

Investigations and treatment directed to hyper androgenic features (cosmetic) of PCOD are not covered for any health insurance plan administered by Daman.

Infertility resulting from PCOD/ related to PCOD is not covered for any health insurance plan administered by Daman unless the plan has specific coverage for infertility. The coverage benefit is available only to married females.

In unmarried females, Daman does not cover the expense of investigations and treatment of PCOD unless otherwise the treating doctor proves that the treatment is related to menstrual abnormalities like oligomenorrhea, amenorrhea or irregular periods.

Treatment of oligomenorrhea/ amenorrhea/ irregular menstrual cycle enhances ovulation. Hence Daman considers this treatment as related to infertility and does not cover it for married women for all plans except the plans with specific coverage for infertility.

Payment and Coding Rules

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

Any case of menstrual irregularity in a married female will not be covered by Daman unless otherwise proven as not related to infertility by the treating doctor. E.g. While evaluating amenorrhea for suspected pregnancy, code both amenorrhoea and V72.40.

Adjudication Examples

Example 1

Question: 25 years old unmarried female Abu Dhabi plan came complaining of oligomenorrhea. Serum testosterone, serum prolactin, FSH and LH are requested

Answer: All these investigations are covered.

Example 2

Question: 30 years old married female (Thiqa card holder) came complaining of infertility and acne and diagnose of PCOD was done. Clomiphene, Metformin and Retinoid was prescribed

Answer: Infertility is covered for Thiqa so Clomiphene and Metformin is covered but retinoid is not covered.

Denial codes

Code	Code description
MNEC-003	Service is not clinically indicated based on good clinical practice
MNEC-004	Service is not clinically indicated based on good clinical practice, without additional supporting diagnoses/activities
NCOV-003	Service(s) is (are) not performed (used after audit)
NCOV-001	Diagnosis(es) is (are) not covered
NCOV-003	Service(s) is (are) not covered

Appendices

A. References

1. NHS choices. (17/10/2011). Polycystic ovary syndrome. Available: <http://www.nhs.uk/conditions/polycystic-ovarian-syndrome/pages/introduction.aspx>. Last accessed 22 Feb 2012.
2. Mayo Clinic Staff. (Aug. 4, 2011). Polycystic ovary syndrome. Available: <http://www.mayoclinic.com/health/polycystic-ovary-syndrome/DS00423/DSECTION=symptoms>. Last accessed 21st Feb <http://www.nhs.uk/conditions/polycystic-ovarian-syndrome/pages/introduction.aspx>
3. Richard Scott Lucidi, MD; (2012). Polycystic Ovarian Syndrome. Available: <http://emedicine.medscape.com/article/256806-overview>. Last accessed 23 Feb 2012.
4. BMJ Group. (Jun 13, 2011). Polycystic ovary syndrome. Available: <http://bestpractice.bmj.com/best-practice/monograph/141/highlights/overview.html>. Last accessed 22
5. Medicine Net Group. (2010). Polycystic Ovarian Syndrome. Available: http://www.medicinenet.com/polycystic_ovary/article.htm. Last accessed 20 Feb 2012.
6. General exclusion lists
7. Schedule of benefits

B. Revision History

Date	Change(s)
01-07-13	V 2.0: New template
15-07-14	1. V 3.0 2. Disclaimer updated as per system requirements 3. Restored original effective date