

Renal Haemodialysis

Adjudication Guideline

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Medical

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1. Abstract

1.1 For Members

Healthy kidneys clean the blood by removing excess fluid, minerals, and wastes. When kidneys fail, harmful wastes build up in the body; body may retain excess fluid and may not make enough red blood cells. When this happens, treatment is needed to replace the work of failed kidneys.

Haemodialysis is a medical procedure that uses a special machine (a dialysis machine) to filter waste products from the blood and to restore normal constituents to it. Haemodialysis is the most common method used to treat advanced and permanent kidney failure.

Haemodialysis for chronic renal condition is covered only for those plans with the specific benefit, subject to policy terms and conditions. However, haemodialysis for acute renal conditions are covered for all health insurance plans when medically necessary.

1.2 For Medical Professionals

Haemodialysis is a procedure by which creatinine, urea and free water are removed from the blood when the kidneys are in renal failure. It is one of three methods of renal replacement therapies: other than peritoneal dialysis and renal transplantation.

Daman covers haemodialysis in case of acute renal failure for all plans administered by Daman (subject to policy terms and conditions), but haemodialysis in chronic renal failure is covered for certain plans as Thiqa, Aounak & Reaaya, Premier and for few customized plans, as per the policy terms and conditions.

2. Scope

This adjudication rule aims to highlight the medical necessity and coverage details of Renal Haemodialysis for all health insurance plans administered by Daman.

3. Adjudication Policy

3.1 Eligibility / Coverage Criteria

Indications of Haemodialysis (HD) are:

1. Acute kidney failure – if associated with
 - Acidosis
 - Fluid overload
 - Hyperkalaemia, or
 - Electrolyte disturbances
2. Chronic kidney failure & End stage renal disease (ESRD) – for plans where coverage of HD is explicitly mentioned in their SOBs.
3. Severe (lethal) hyperkalaemia- Haemodialysis for chronic conditions is covered only for the following plans:

Plan	Benefit Limit
Premier	Covered
Aounak & Reayaa	Covered
Thiqa	Covered
Other Daman plans	As per SOB

HD for acute renal failure is covered for all plans if medically necessary.

3.2 Requirements for Coverage

Failure to submit, upon request or when requesting a clinical history, indication the need for testing will result in rejection of claim. ICD and CPT codes must be coded to the highest specificity.

3.3 Non-Coverage

Haemodialysis for chronic conditions is a general exclusion for all plans administered by Daman except the Thiqa, Aounak & Reayaa, Premier and customized plans (as per SOB).

Payment and Coding Rules

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

4. Denial Codes

Code	Code description
NCOV-003	Service(s) is (are) not covered
BENX-002	Benefit maximum for this time period or occurrence has been reached
CLAI-012	Submission not complaint with contractual agreement between provider & payer
MNEC-004	Service is not clinically indicated based on good clinical practice, without additional supporting diagnoses/activities

5. Appendices

5.1 References

- <https://www.doh.gov.ae/-/media/Feature/shafifya/Prices/Adjudication-Rules/ClaimsAdjudicationRulesV2012.ashx>
- https://www.doh.gov.ae/-/media/Feature/shafifya/Prices/PREVIOUS/Addendum2_V2011_Q2.ashx
- <https://dhcc.ae/gallery/Standards%20for%20Renal%20Dialysis.pdf>
- <https://www.cms.gov/medicare-coverage-database/view/article.aspx?articleId=55703>
- <https://www.uptodate.com/contents/table-of-contents/nephrology-and-hypertension/dialysis>

5.2 Revision History

Date	Change(s)
01/07/2013	V1.0 • New Template
15/07/2014	V2.0 • Restored original effective date • Disclaimer updated
30/03/2025	V3.0 • Updated Template and Content revision • References added and updated

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