# Bone Mineral Density Studies

## Adjudication Guideline

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| **Rule Category:**<br>Medical | **Ref: No:**<br>2019-MN-0017 | **Version Control:**<br>Version No 2.0 | **Effective Date:**<br>08/02/2019 | **Revision Date:**<br>04/03/2025 |
| **Approved by:**<br>Daman | **Responsible:**<br>Medical Standards & Research | **Related Adjudication Guidelines:**<br>N/A | | |

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# 1. Abstract

## 1.1 For Members

Bone density means how much of the bone mass is there in a certain amount of space. The denser the tissues, the less X-rays passes through.
In general, the denser the bone, the stronger it is, and the less likely it is to break. Bone mineral density study is indicated when there is increased tendency to bone fractures.

Daman covers bone mineral density studies, if medically necessary as per best international practice standards and as per policy terms and conditions of each plan administered by Daman.

## 1.2 For Medical Professionals

Bone mineral density study (BMD), also called bone density is a medical term normally referring to the amount of mineral matter per square centimetre of bones. It is measured by a procedure called densitometry. The measurement is painless and non-invasive and involves low radiation exposure.

Measurements are made over the lumbar spine and over the upper part of the hip. The forearm may be scanned if the hip and lumbar spines are not accessible.

Daman covers bone mineral density study for:

1. As a screening test for osteoporosis once every 5 years for adults over 50 years of age, and for adults over 18 years and below 50 years of age with high risk of bone fractures, as per policy schedule of benefits.
2. According to medical necessities which are further mentioned on this Adjudication Rule , as per international best practice standards and as per policy terms and conditions of each health insurance plan administered by Daman.

# 2. Scope

This Adjudication rule specifies the coverage details for screening and medically necessary indications of bone mineral density studies as per the policy terms and conditions of each health insurance plan administered by Daman.

# 3. Adjudication Policy

## 3.1 Eligibility / Coverage Criteria

Daman covers Bone mineral density (BMD) study for Screening of Osteoporosis as per policy schedule of benefits, only once every 5 years for males and for women >50 years of age.

Adults >18 years of age with high risk of bone fractures from any of the following conditions:

- History of insufficiency/ fragility fractures.
- Low body mass (less than 127 lbs or 57.6 kg).
- Loss of height, thoracic kyphosis.
- Individuals receiving glucocorticoid or anticonvulsant drugs therapy for more than 3 months.
- Individuals with medical conditions that could alter BMD (e.g. Multiple Myeloma, Organ transplantation).
- Individuals with vertebral abnormalities indicative of osteoporosis, osteopenia, or vertebral fracture.
- Individuals being monitored to assess the response or efficacy of an approved osteoporosis drug therapy (only DEXA scan is considered here).
- Women on long-term (i.e., longer than 2 years) Depo-Provera Contraceptive Injection (CI) therapy (only for plans having contraceptive coverage benefit).
- Hyperthyroidism.
- Osteopenia/ Osteomalacia.
- Patients with high-risk diseases that may contribute to lowering the bone density and lead to fractures (e.g. Androgen deprivation therapy for prostate/ breast cancer, Hypogonadism, Primary hyperparathyroidism, Malabsorption syndrome, Cushing's disease).

Below given are the established studies for bone mineral density measurements:

- Dual energy X-ray absorptiometry (DEXA or DXA).
- Quantitative computed tomography (QCT).
- Radiographic absorptiometry (photo densitometry).
- Ultrasound bone mineral density studies.

Daman covers only one of the bone studies, mentioned above for screening/diagnosis of decreased bone mass.

## 3.2 Requirements for Coverage

- ICD and CPT codes must be coded to the highest level of specificity.
- All the BMD studies do not require authorization except for BMD done with CT scans; as all CT scans require authorization including BMD done by CT scan for all Enhanced Plans (exceptions as per SOB) and for Thiqa in private providers.

## 3.3 Non-Coverage

- Daman does not cover any of the indications other than listed above for bone mineral density studies.
- Daman considers any of the studies other than listed above as experimental/ unproven, hence not covered.
- Daman does not cover Bone Mineral Density studies for visitor's plan.

## 3.4 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 |
|---|---|
| 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 diagnosis |
| AUTH-001 | Prior approval is required and was not obtained |
| NCOV-003 | Service(s) is(are) not covered |
| NCOV-001 | Diagnosis (es) is (are) not covered. |

# 5. Appendices

## 5.1 References


- https://www.doh.gov.ae/-/media/Feature/Resources/Guidelines/DOH-Guideline-for-the-Screening-of-Osteoporosis.ashx
- https://rheumatology.org/patients/osteoporosis
- https://orthoinfo.aaos.org/en/diseases--conditions/osteoporosis
- https://iscd.org/
- https://theros.org.uk/


## 5.2 Revision History

| Date | Change(s) |
| --- | --- |
| 08/02/2019 | Release of V1.0<br>Creation of Adjudication Guideline-External Instructions. |
| 04/03/2025 | Release of V2.0<br>Guideline revision and template update |
| 1/11/2025 | Reupload |