

Thiqa Coverage for Assisted Reproductive Treatment & Services

Adjudication Guideline

Rule Category: Medical

Approved by: Daman

Ref: No: 2022-MN-0061

Responsible: Medical Standards & Research

Version Control: Version No 3.6

Related Adjudication Guidelines: N/A

01/02/2022

Effective Date: Last Update: 26/11/2025



Table of Contents

| 1. | Abst | Abstract | | |
|----|------|---------------------------------|----|--|
| | 1.1 | For Members | 3 | |
| | 1.2 | For Medical Professionals | 3 | |
| 2. | Scop | pe | 3 | |
| 3. | | ıdication Policy | | |
| | 3.1 | Eligibility / Coverage Criteria | 4 | |
| | 3.2 | Requirements for Coverage | 22 | |
| | 3.3 | Non-Coverage | 22 | |
| | 3.4 | Payment and Coding Rules | 23 | |
| 4. | Deni | ial Codes | 24 | |
| 5. | Appe | endices | 24 | |
| | 5.1 | References | 24 | |
| | 5.2 | Revision History | 25 | |



1. Abstract

1.1 For Members

Assisted reproductive technology (ART) includes any lawful treatments offered to couples experiencing reproductive problems for the purpose of establishing a pregnancy. These treatments include ovulation induction with timed intercourse, intrauterine insemination, in vitro fertilization, intracytoplasmic sperm injection, gamete cryopreservation and gamete intra fallopian transfer (GIFT) and all techniques of surgical sperm extraction for the purpose of ART in addition to cytogenetic analysis of gametes or embryos including preimplantation genetic diagnosis and screening.

1.2 For Medical Professionals

Assisted reproductive technologies will be covered for medical indications and necessities according to the DOH standard for assisted reproductive technology services and treatment, Principles of Care for the Provision of ART services in Abu Dhabi Emirate and in conjunction with related UAE laws. The use of donor eggs/sperms/embryos is NOT covered by Daman since it is not allowed as per Federal Law (no. 11) of 2008 which applies to all of UAE.

2. Scope

The scope of this adjudication rule is to highlight the medical criteria, patient eligibility criteria and coverage details for Assisted Reproductive treatment & services for Thiqa plans administered by Daman, subject to policy terms and conditions.

damanhealth.ae PUBLIC | 11870R00 | 3 of 25



3. Adjudication Policy

3.1 Eligibility / Coverage Criteria

Medical Necessity in Assisted Reproductive Treatments:

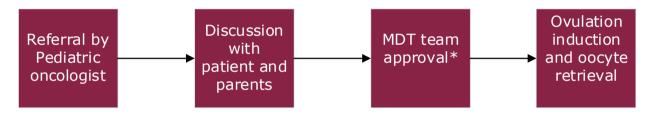
- 1. The married couple trying for pregnancy for at least one year or one or both individuals have been diagnosed with infertility problems.
- 2. Infertility may be diagnosed prior to one year if there are features or findings indicative of subfertility. These include:
 - Oligo or amenorrhea
 - Inability to have intercourse
 - Previous adjuvant therapy for cancer in either partner
 - History indicating an increased risk of Fallopian tube occlusion (i.e., previous pelvic infection or previous pelvic surgery).
 - Pelvic inflammatory disease
 - Advanced female age (>35 years)
 - Abnormality in one or more semen parameters as an indication of male factor infertility (volume <1.5 ml; pH <7.2; sperm concentration <15 million spermatozoa/ml; total sperm number: <39 million spermatozoa per ejaculate; total motility <40% motile, or <32% with progressive motility; vitality: <58% live spermatozoa; percentage of sperm with normal morphology <4%)
 - Reduced ovarian reserve
 - Men with diagnosed reproductive problems
 - Cases where ART candidates are known to have chronic viral infection (e.g., HIV, Hepatitis B or Hepatitis C).
 - Known genetic/chromosomal disorders
- 3. Pre-Cancer treatment Fertility Preservation: offered to married or single individuals prior to any oncology treatment due to its potential adverse effects on fertility.
- 4. Other medically necessary treatment Fertility Preservation: offered to married or single individuals prior to undergoing any medicinal regimen which could have potential adverse effects on fertility.

damanhealth.ae PUBLIC | 11870R00 | 4 of 25



Patient Eligibility:

- 1. The preferred age range for women seeking fertility is between 18-47* years (completed years i.e., 18 years 0 days till less than 48 years 0 days). *For women aged 46 to 47 years (completed years i.e., from 46 years 0 days till less than 48 years 0 days), ART treatment could be considered if the AFC (antral follicle count only if done by a fertility expert) is equal to or above 5 (as per ESHRE Bologna criteria).
- 2. There is an exception to the lower age limit for fertility preservation (cryopreservation) in female patients diagnosed with cancer:
 - The patient could be less than 18 years of age.
 - Patient must have reached reproductive age (post-pubertal sexual maturity)
 - A person whose age is less than 18 years opting for ART treatment must have a substitute consent giver to sign on the application or request for the treatment. (As per legal Affairs recommendation).
 - Oncologist-approved fertility preservation documentation.
 - The following referral pathway must be established.



- * MDT (Multidisciplinary team) composition:
 - Reproductive endocrinologist and infertility expert
 - Oncologist
 - Psychologist
- 3. BMI eligibility range for women seeking Thiqa coverage for fertility treatment is from 19-40. However, women with BMI between 35-40 who are seeking fertility treatments should be:
 - Informed of the increased risk of failure in fertility treatment and risk to pregnancy and child as a direct result of their physical condition. and
 - Advised to consult a registered dietitian for weight management intervention for minimum of three months.

damanhealth.ae PUBLIC | 11870R00 | 5 of 25



Covered Services:

1. Oocyte and embryo cryopreservation and pooling

- Freezing of healthy oocytes and embryos as clinically required and is covered for the first year as part of the Bundled Package.
- Coverage for cryopreservation for subsequent years will be on a year-byyear basis.
- Pooling of oocytes and/or embryos before embryo transfer may be covered in cases of:
 - Advanced Maternal Age (above 35 years).
 - Patients with a previous POR (≤3 oocytes with a conventional stimulation protocol), or patients with an abnormal ovarian reserve test [i.e., antral follicle count (AFC) less than 5–7 follicles or anti-Müllerian hormone (AMH) less than1.1 ng/ml] or patients with two cycles with poor ovarian response after maximum stimulation in the absence of the POR and abnormal ovarian reserve criteria.
 - Couple fertility preservation
 - Oncology patients
 - Genetic conditions such as fragile X premutation and mosaicism for monosomy.
 - Autoimmune diseases.
 - Endometriosis.
 - ❖ Women who have been identified as carrying a BRCA1 or BRCA2 genetic mutation and have an increased risk of developing ovarian cancer or as a risk-reduction measure for women at very high risk of breast cancer before definitive treatment.
 - Young women with borderline ovarian tumors where oocyte preservation is advisable.
 - Oncology patients: Due to the urgency for treatment usually only one cycle can be done. Exception would be in cases of borderline tumors where more stimulations can take place before definitive treatment.
 - Genetic testing is required; Please refer to point 5 below for indications.
- Cost of excess storage time beyond 5 years or beyond the age of 47 will be collected directly from patients.
- All frozen embryos should be utilized before the start of a new fresh cycle except for patients who requires embryo pooling.
- Clinical evidence such as radiological, laboratory results, and genetic reports should be provided for embryo pooling.

damanhealth.ae PUBLIC | 11870R00 | 6 of 25



2. Transfer of Embryos:

- For patients undergoing an embryo transfer procedure, the number of embryos to be transferred should not exceed two embryos.
- Possible contraindications for dual embryo transfer: The treating clinician can consider these conditions and decide after complete clinical assessment including medical history, family history and investigations.
 - ➤ BMI less than <18 or >35
 - > Short stature i.e., less than 150 cm
 - Small pelvis
 - Previous IVF success
 - Systemic diseases such as:
 - Hypertension
 - Diabetes
 - Sickle cell
 - ❖ Type 1 DM, Uncontrolled Type II DM, DM with end organ damage
 - Chronic kidney disease
 - Cardiopathy,
 - Autoimmune diseases
 - High risk of developing deep vein thrombosis (DVT) like APS or ATIII deficiency or a personal history of unprovoked DVT
 - Previous history of twins
 - History of spontaneous preterm delivery
 - History of premature rupture of membranes
 - History of abnormal placentation such as placenta accreta, increta, percreta or previa
 - History of obstetrical complications or outcomes (intrauterine growth restriction, abruptio placentae, postpartum bleeding, intrauterine fetal death etc)
 - Two or more previous C-sections
 - ❖ Uterine/Mullerian anomalies such as septum, double uterus, etc.
 - ❖ Intramural fibroids >4 cm in diameter
 - Previous myomectomy of an intramural fibroid 4cm or larger
 - Patients having history for uterine surgery with opening of endometrial cavity.

damanhealth.ae PUBLIC | 11870R00 | 7 of 25



3. Medications:

- Usage of gonadotropins injections by DOH licensed Reproductive Endocrinologists/ IVF Specialists and Consultants.
- All medications required for fertility treatment require pre-authorization

4. Clinical Investigations for ART Treatment:

| Treatment phase | Patient | Investigation |
|-------------------------------|----------|----------------------------------|
| UAE federal | Female | HIV (I and II), hepatitis B |
| requirements prior to | and Male | (antigen/antibody) and |
| handling of gametes for | | Hepatitis C antibody |
| ART (Mandatory) | | |
| Recommended Baseline | Female | Blood type, Rhesus Factor |
| Investigations | | CBC |
| (To establish the | | High Vaginal Swab, Syphilis, |
| diagnosis | | Chlamydia and |
| of infertility or to plan for | | Gonorrhea |
| the ART treatment) | | Rubella IgG |
| | | Pap / Cervical smear |
| | | TSH, Prolactin, AMH, FSH, LH, |
| | | Estradiol, |
| | Male | Blood type, Rhesus Factor |
| | | Semen analysis, Syphilis |
| ART cycle - | Female | Estradiol, LH, FSH, Progesterone |
| Investigations | | Clotting profile |
| (Mandatory) | | Ultrasound (Transvaginal or |
| | | perineal or rectal or abdominal) |

- **5. Genetic Investigations:** Genetic investigations (i.e., Karyotyping) for certain clinical indications including the following:
 - Recurrent miscarriages
 - Recurrent IVF implantation failure; and
 - > Severe male factor of infertility.
- PGT-A (PGS) test for certain clinical indications including the following:
 - Maternal age of >35 years old
 - Advanced paternal age (>50 years old)
 - Severe male factor of infertility, where ICSI cycle is required (azoospermia -obstructive and non-obstructive, severe oligoastenoteratozoospermia, Klinefelter syndrome (KS), and Ychromosome microdeletion, and men whose semen analysis does not

damanhealth.ae PUBLIC | 11870R00 | 8 of 25



- fulfil the current World Health Organization (WHO) criteria on repeat sample analysis
- Recurrent miscarriages- two or more pregnancy losses before 24 weeks of gestation
- Recurrent IVF implantation failure- three or more failed embryo transfers involving at least four high quality embryos
- Family history of chromosome problems such as Down's syndrome
- Reduced ovarian reserve as defined on this policy
- PGT-SR (structural chromosomal rearrangements)
 - Reciprocal translocations occur when part of one chromosome is exchanged with another. Translocations can disrupt functional parts of the genome and have implications for protein production with phenotypic consequences.
- Pre-implantation Genetic Diagnosis (PGT-M) can be considered for:
 - Patients diagnosed with an autosomal dominant or X-linked genetic disorder
 - Couples who were both diagnosed as carriers of the same autosomal recessive disorder
 - Patients diagnosed with mitochondrial disorders caused by mitochondrial DNA (mtDNA).
 - Consanguine marriage with history of single gene disorders; and
 - History of children with single gene disorder.

6. Number of Covered Cycles in relevant Bundle:

- Maximum of six stimulations/natural cycles of egg retrieval Per Patient Per Year (PPPY) AND
- Maximum of three embryo transfer cycles, i.e., embryo transfer episodes originating from one or more ART cycles Per Patient Per Year (PPPY).

7. Duration of covered bundle

Each bundle to be completed within 1 to 4 months

8. Payment Authorization & Payment Bundles: Payments will be bundled as follows:

I. Bundle 1- Fresh Cycle: covers a fresh cycle starting with one or more episodes of ovarian stimulation resulting in a fresh embryo transfer, including consultation, investigation, monitoring, collection of oocytes, fertilization, and oocytes and embryos cryopreservation as required.

damanhealth.ae PUBLIC | 11870R00 | 9 of 25



• Limit:

- Maximum six retrievals (stimulated or natural) Per Patient Per Year (PPPY).
- ➤ AND three embryo transfer cycles. i.e. (Embryo transfer episodes originating from one or more ART cycles) Per Patient Per Year (PPPY).
- All embryos that are normal will be transferred until all euploid embryos are exhausted, or pregnancy is established.
- > All excess embryos to be frozen at blastocyst stage.
- All excess cryopreserved embryos to be exhausted before new fresh cycle is started.
- **II. Bundle 2- Embryo Storage**: covers embryo cryopreservation, starting with one or more episodes of ovarian stimulation resulting in embryo(s) freezing, including consultation, investigation, monitoring, collection of oocytes, and fertilization. Offered when:
 - Genetic testing is required; Please refer to point 5 below for indications
 - The patient is at risk for OHSS; 4,5,6
 - High progesterone level during the follicular phase P4> 1.5ng/ml.
 - Endometrial fluid or polyp found.
 - Elective freezing
 - Oncology patients
 - Genetic conditions such as fragile X premutation and mosaicism for monosomy.
 - > Autoimmune diseases.
 - > Endometriosis.
 - Women who have been identified as carrying a BRCA1 or BRCA2 genetic mutation and have an increased risk of developing ovarian cancer or as a risk-reduction measure for women at very high risk of breast cancer before definitive treatment.
 - Young women with borderline ovarian tumors where oocyte preservation is advisable. Oncology patients: Due to the urgency for treatment usually only one cycle can be done. Exception would be in cases of borderline tumors where more stimulations can take place before definitive treatment.
 - Advanced Maternal Age (above 35 years).
 - Patients with a previous POR (≤3 oocytes with a conventional stimulation protocol), or patients with an abnormal ovarian reserve test [i.e., antral follicle count (AFC) less than 5–7 follicles or anti-Müllerian hormone (AMH) less than1.1 ng/ml] or patients with two cycles with poor ovarian response after maximum stimulation in the absence of the POR and abnormal ovarian reserve criteria.
 - Patient who requires embryo pooling as indicated above in point 1, however the Limit is as follows:
 - Maximum six retrievals (stimulated or natural) PPPY.



- Resulting embryos could be used for PGTA (Preimplantation Genetic Testing for Aneuploidy), PGTM and/or PGT-SR.
- All normal embryos following genetic testing will be transferred until exhausted, or pregnancy is established before another bundle cycle can be started.
- ➤ All frozen embryos will be transferred until exhausted, or pregnancy is established before another Bundle 1 or Bundle 2 cycle can be started.
- Oncology patients: Due to the urgency for treatment usually only one cycle can be done. Exception would be in cases of borderline tumors where more stimulations can take place before definitive treatment.
- **III. Bundle 3- Frozen Embryo Cycle:** Is a bundle of a frozen cycle including consultation and monitoring then thawing one embryo or more resulting in embryo transfer. Prerequisite of Bundle 1 or Bundle 2 and availability of existing frozen embryos.

Limit:

- > Three embryo transfer cycles. i.e. (Embryo transfer episodes originating from one or more ART cycles) PPPY.
- > All embryos that are normal will be transferred until all euploid embryos are exhausted, or pregnancy is established prior to the start of another cycle.
- > SRVC code 70-11 (Add-on fertility investigation) can be billed along with bundle package 3 (frozen Embryo cycle) if the bundle is requested 6 months from the initial stimulation.
- **IV. Bundle 4- Egg Storage:** covers egg(s) cryopreservation, starting with one or more episodes of ovarian stimulation resulting in egg(s) freezing, including consultation, monitoring investigation, and collection of oocytes(s). To be offered Fertility preservation for:
 - Oncology patients
 - Advanced Maternal Age (above 35 years).
 - Genetic conditions such as fragile X premutation and mosaicism for monosomy.
 - Autoimmune diseases.
 - Endometriosis.
 - Women who have been identified as carrying a BRCA1 or BRCA2 genetic mutation and have an increased risk of developing ovarian cancer or as a risk-reduction measure for women at very high risk of breast cancer before definitive treatment.
 - Young women with borderline ovarian tumors where oocyte preservation is advisable. Oncology patients: Due to the urgency for treatment usually only one cycle can be done. Exception would be in cases of borderline tumors where more stimulations can take place before definitive treatment.



Limit: Maximum six retrievals (stimulated or natural) PPPY.

V. Bundle 5- Frozen Egg Cycle: Is a bundle of a cycle starting with thawing egg(s) and resulting in embryo transfer, including consultation, monitoring, fertilization, and embryo(s) cryopreservation as required. Prerequisite of bundle 4 and availability of frozen egg(s) from previous cycles.

Limit:

- Three embryo transfer cycles. i.e. (Embryo transfer episodes originating from one or more ART cycles) PPPY.
- Oncology patients: Due to the urgency for treatment usually only one cycle can be done. Exception would be in cases of borderline tumors where more stimulations can take place before definitive treatment.

VI. Social Egg Freezing

Medical Condition: The patient must not have any medical condition requiring fertility preservation.

Psychological Assessment: All patients pursuing egg freezing must undergo a psychological assessment conducted by a licensed mental health professional.

Egg storage bundle: This egg storage bundle covers cryopreservation of oocytes for eligible single

individuals. The bundle includes one or more episodes of ovarian stimulation or natural oocyte collection,

resulting in egg freezing. The bundle includes the following services:

- Consultation
- Investigation
- Monitoring
- Collection of oocytes.

Payment of services outside the bundle: The following services are not included in the egg storage bundle and are subject to separate payment:

- Medication used for ovarian stimulation
- All medications require Pre-approval
- Gonadotropin should only be prescribed by DoH licensed reproductive endocrinologists and IVF specialists and consultants.
- Oocyte storage on a yearly basis beyond the first year and up to 5 years.

Limit: Coverage is limited to a maximum of two cycles per patient lifetime. Additional cycles may be considered based on documented medical necessity. Storage of egg is covered for 5 years.

damanhealth.ae PUBLIC | 11870R00 | 12 of 25



Additional Services: Further services, such as fertilization and embryo transfer, if required, will be covered in accordance with the Department of Health (DoH) policy, "DoH Policy on THIQA Coverage for Assisted Reproductive Treatment and Services.

1. Payments for services outside the bundle:

- The following services will be covered outside the bundles:
 - > Genetic screening of embryos requires pre-authorization
 - > All medications- requires Pharmacy Benefits Approval.
 - ➤ Oocyte and embryo storage on yearly basis and up to 5 years OR the maximum age of 47.
- All other ART services other than IVF and ICSI to be reimbursed as per the mandatory tariff.
- Payments for incomplete cycles within the bundles:
 - > Successfully completed step(s) of an incomplete bundle shall be reimbursed as per the service codes specified on the DoH claims and adjudication rules.

10. Billing Rules

• Benefit-Related Billing Rules

Number of genetic testing's – one test per cycle as per the eligibility mentioned in the DOH Policy on THIQA Coverage for Assisted Reproductive Treatment and Services.

Pricing-Related Billing Rules

- > The service codes are reported with Encounter Type= 1 (No Bed + No emergency room).
- > Pre-authorization Required for all service codes mentioned within this adjudication at the start of the cycle.
- ➤ Pre-authorization will be revised when the cycle is incomplete, and the claim shall be submitted billed with incomplete service codes (70-06 till 70-10) for completed attempts of each step
- All activities (services and procedures) shall be reported using the Per diem claiming methodology
- Providers shall only claim the rate set for the respective IVF service code and any excluded services. For the services that are included in the service code providers are required to report the proper codes as activity line but keep charges at a value of zero as a prerequisite for reimbursement.
- > Transfer in between providers Patient have the right to change the provider if not satisfied. However, the transfer should be encouraged after the completion of an entire package rather than interrupting the

damanhealth.ae PUBLIC | 11870R00 | 13 of 25



- cycle of the treatment under the same package and the provider will be reimbursed as incomplete cycle and paid for the successfully completed step(s) as per the service code specified for each step of the ART bundle.
- ➤ Reimbursement for transfer of frozen embryos to another provider Provider completing the embryo transfer will be paid for the respective package and the provider that initiated the IVF cycle will be reimbursed as incomplete cycle and paid for the successfully completed step(s) as per the service code specified for each step of the ART bundle.
- Missing services/benefits Reporting activity items included in each bundle is a prerequisite for payment. The claim must be submitted after completing the cycle to allow reporting all expected and performed services.
- ➤ Reimbursement of Successful Embryo Thawing and Egg Thawing of an incomplete cycle, will be paid using the related CPT codes and should be medically reasonable and clearly documented for reimbursement.
- ➤ Bundle package of frozen embryo cycle (70-02) should have prerequisite of availability of frozen embryos.
- ➤ Bundle package of frozen egg cycle (70-04) should have prerequisite of stored eggs.
- ➤ Bundle packages (70-01, 70-02, 70-03, 70-04, and 70-05) cannot be billed together. Each bundle must be authorized as per the rules above.
- ➤ Bundle package (70-11) can be added to bundle package (70-03) frozen Embryo cycle and package (70-05) frozen egg cycle if the bundle is requested 6 months from the initial stimulation.
- > Service codes 70-24 and 70-25:

PGT-A Plus: - This is an enhanced version of the Preimplantation Genetic Testing for Aneuploidy. While the standard PGT-A screens for chromosomal abnormalities the "Plus" designation indicates an expanded scope of analysis, offering more comprehensive insights into embryos genetic health to improve successful implantation and pregnancy outcomes.

The code should not be billed in the same requested cycle with Service codes 70-12 and 70-13

➤ Service code 70-23:

Pre PGT-M: - This service refers to the preparatory genetic investigations required before the actual PGTM test can be performed. This involves crucial steps like confirming the specific mutation in the parents and establishing a reliable test probe for the subsequent embryo testing. Its introduction is aimed at streamlining the PGT-M process which tests embryos for specific inherited single gene disorders.

This test is meant to be conducted once in a lifetime for a couple and should not be repeated.

damanhealth.ae PUBLIC | 11870R00 | 14 of 25



Drug Billing Rules:

Referring to the labelled dosing schedules outlined by the international drug authorities and manufacturer leaflets, infertility specialists may use different protocols than those officially labelled, and the duration of dosing can vary significantly—from 5 days up to 5 weeks, depending on the brand and individualized patient's response. Also as per manufacturer leaflet, product may not be stored once opened and reconstituted

| Drug | Maximum Dose per Day (IU) for ART | Duration of treatment |
|------------|--------------------------------------|----------------------------|
| PERGOVERIS | 450 IU | up to 5 weeks in one cycle |
| MENOPUR | 450 IU | Not exceed 20 days |
| LUVERIS | 75 IU | up to 5 weeks in one cycle |

Service codes for bundled reimbursement for successful IVF cycle:

| Code | Code Short Description | Code long description | Activities included | Excluded activities |
|-------|---|---|--|--|
| 70-01 | Bundled reimbursement for completed regular ART cycle | Completed fresh ART cycle is reimbursed on a bundled payment, including all services provided to the patient from ovarian stimulation to transfer of embryo(s). | All activities required for a complete ART cycle is included except for those mentioned in excluded activities column. | All take home medications. Genetic tests (PGD, PGS Karyotyping). Embryo storage beyond the first year. |
| 70-02 | Bundled reimbursement for embryo(s) storage | Storage of embryo(s) is reimbursed on a bundled payment, including all services provided to the patient from stimulation of ovaries, to | All activities required for a complete ART cycle is included except for those mentioned in excluded activities column. | All take home medications. Genetic tests (PGD, PGS Karyotyping). Embryo storage beyond the first year |

damanhealth.ae PUBLIC | 11870R00 | 15 of 25



| | | | | Dama |
|-------|--|--|--|---|
| | | freezing and storage of embryo up to 1 year. | | |
| 70-03 | Bundled reimbursement for completed ART cycle from frozen embryo(s) | Completed ART cycle is reimbursed on a bundled payment, including all services provided to the patient from thawing of embryo(s) to transfer of embryo. | All activities required for a complete ART cycle is included except for those mentioned in excluded activities column. | All take home medications. Embryo storage beyond the first year. |
| 70-04 | Bundled reimbursement for egg(s) storage | Storage of egg(s) is reimbursed on a bundled payment, including all services provided to the patient from stimulation of ovaries to freezing and storage of egg(s) up to 1 year. | All activities required for a complete ART cycle is included except for those mentioned in excluded activities column. | All take home medications. Embryo storage beyond the first year. |
| 70-05 | Bundled reimbursement for completed ART cycle from frozen egg(s) | Completed ART cycle is reimbursed on a bundled payment, including all services provided to the patient from thawing of egg(s) to transfer of embryo(s). | All activities required for a complete ART cycle is included except for those mentioned in excluded activities column. | All take home medications. Genetic tests (PGD, PGS Karyotyping). Embryo storage beyond the first year |

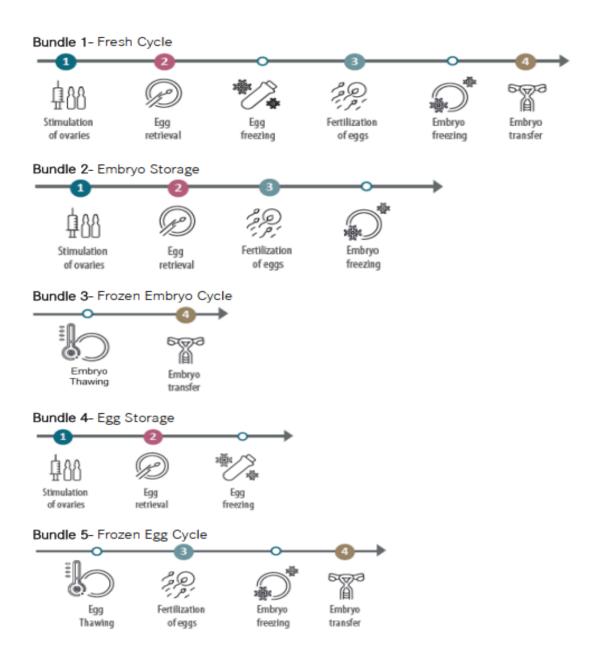
 damanhealth.ae
 PUBLIC
 | 11870R00
 | 16 of 25



| | | | | Dailla |
|-------|--------------------------------|---|--|---|
| 70-06 | Stimulation of ovaries | Completed attempt of ovaries stimulation of an incomplete ART cycle. | All activities required are included. | N/A |
| 70-07 | Egg retrieval | Completed attempt of Egg retrieval of an incomplete ART cycle. | All activities required are included. | N/A |
| 70-08 | Egg freezing | Completed Egg freezing of an incomplete ART cycle. | All activities required are included. | Genetic tests PGD, PGS and karyotyping. |
| 70-09 | Fertilization of eggs | Completed Embryo freezing of an incomplete ART cycle. | All the services are included except for Genetic tests PGD, PGS and karyotyping. | Genetic tests PGD, PGS and karyotyping. |
| 70-10 | Embryo freezing | Completed Embryo freezing of an incomplete ART cycle. | All the services are included except for Genetic tests PGD, PGS and karyotyping. | Genetic tests PGD, PGS and karyotyping. |
| 70-11 | Add-on Fertility Investigation | Special add-on investigation package to be added to bundle package 3 – frozen Embryo cycle and package 5 – frozen egg cycle if the bundle is requested 6 months from the initial stimulation. | All activities required for preparing patient and for oocyte/embryo thawing. | N/A |

 damanhealth.ae
 PUBLIC
 11870R00
 17 of 25





 damanhealth.ae
 PUBLIC
 11870R00
 18 of 25



Codes for ART-services outside of the IVF bundles

The below codes shall be reported using the appropriate Encounter Type as per clinical criteria:

- Pre-authorization is required for all codes mentioned within this adjudication.
- Codes 55899, 54505, 54500 and S4028 shall continue to be reported as line-item activities with charges kept at a value of zero for SRVC codes 70-18 till 70-22. The code to be reported must correspond to the actual procedure performed based on the code description of the SRVC codes. These codes are to be reported using Encounter Type 5- Day case Bed = No Emergency
- Missing mandatory observation fields or deviation from the procedure name shall result in non-payment of the service.
- For the purpose of ART services, service codes 70-18, 70-19, 70-20, 70-21 and 70-22 are not bundled codes and shall be reported and billed using the appropriate billing methodology for the procedures indicated above. For Bilateral procedures, Modifier 50 must be reported as an observation field to the applicable SRVC code to avail the adjusted reimbursement of 150%
- Service codes 70-13, 70-15 and 70-17 are considered as add-on codes for each additional embryo and shall only be reported and billed after the maximum number of embryos required for the respective parent codes 70-12, 70-14, 70-16 (up to 5 embryos) are fulfilled.

damanhealth.ae PUBLIC | 11870R00 | 19 of 25



| Code | Procedure Name | Code long description |
|-------|---|---|
| 70-12 | Pre-Implantation genetic testing for aneuploidy (PGT-A) | Pre-Implantation genetic testing for aneuploidy (PGT-A), includes genetic consultation and counselling, embryo biopsy and all other necessary steps required to perform PGT-A test, for up to 5 embryos |
| 70-13 | Pre-Implantation genetic testing for aneuploidy (PGT-A) for each additional Embryo | Pre-Implantation genetic testing for aneuploidy (PGT-A) as an addon for SRVC code 70-12, includes genetic consultation and counselling, embryo biopsy and all other necessary steps required to perform PGT-A test, for each additional Embryo |
| 70-14 | Pre-Implantation genetic testing for monogenic gene disorders (PGT-M) | Pre-Implantation genetic testing for monogenic gene disorders (PGT-M) as an add-on for PGT-A (SRVC code 70-12), includes genetic consultation and counselling, review of the genetic testing report of parents from G42, custom test development (probe preparation) and all other necessary steps required to perform PGT-M test, for up to 5 embryos. |
| 70-15 | PGT-M for each additional embryo | Pre-Implantation genetic testing for monogenic gene disorders (PGT-M) as an add-on for SRVC code 70-14, includes genetic consultation and counselling, review of the genetic testing report of parents from G42, custom test development (probe preparation) and all other necessary steps required to perform PGT-M test, for each additional embryo. |
| 70-16 | Pre-implantation genetic testing for structural chromosomal rearrangements (PGT-SR) | Pre-Implantation genetic testing for structural chromosomal rearrangements (PGT-SR) as an add-on for PGT-A (SRVC code 70-12), includes genetic consultation and counselling, review of the genetic testing report of parents |

 damanhealth.ae
 PUBLIC
 11870R00
 20 of 25



| | | De |
|-------|--------------------------------------|---|
| | | from G42, custom test development (probe) preparation and all other necessary steps required to perform PGT-SR test, for up to 5 embryos. |
| 70-17 | PGT-SR for each additional embryo | Pre-Implantation genetic testing for structural chromosomal rearrangements (PGT-SR) as an add-on for SRVC code 70-16, includes genetic consultation and counselling, review of the genetic testing report of parents from G42, custom test development (probe preparation) and all other necessary steps required to perform PGT-SR test, for each additional embryo. |
| 70-18 | Bundled reimbursement for Micro-TESE | Bundled reimbursement for Microsurgical Testicular Sperm Extraction, including all activities related to the service provision (CPT 55899) and per diem charges |
| 70-19 | Bundled reimbursement for TESE | Bundled reimbursement for Testicular Sperm Extraction, including all activities related to the service provision (CPT 54505) and per diem charges |
| 70-20 | Bundled reimbursement for TESA | Bundled reimbursement for Testicular Sperm Aspiration, including all activities related to the service provision (CPT 54500) and per diem charges |
| 70-21 | Bundled reimbursement for PESA | Bundled reimbursement for Percutaneous Epididymal Sperm Aspiration, including all activities related to the service provision (CPT 55899) and per diem charges |
| 70-22 | Bundled reimbursement for MESA | Bundled reimbursement for Microsurgical Epididymal Sperm Aspiration, including all activities related to the service provision (HCPCS S4028) and per diem charges |
| 70-23 | PGT-M Pretest | Preparation of family specific genetic marker for PGT-M |

 damanhealth.ae
 PUBLIC
 11870R00
 21 of 25



| 70-24 | Advanced Preimplantation genetic testing for aneuploidy (PGT-A Plus) | Advanced pre-implantation genetic testing for aneuploidy (PGT-A Plus), includes genetic consultation and counselling, and all other necessary steps required to perform PGT-A Plus test for up to 5 embryos |
|-------|--|---|
| 70-25 | PGT-A Plus for each additional embryo | Advanced pre-implantation genetic testing for aneuploidy (PGT-A), includes genetic consultation and counselling, and all other necessary steps required to perform PGT-A Plus test for each additional embryo. |
| 70-26 | Bundled reimbursement for social egg(s) storage | The egg storage bundle covers cryopreservation of oocytes for eligible single individuals. The bundle includes one or more episodes of ovarian stimulation or natural oocyte collection, resulting in egg freezing. |

3.2 Requirements for Coverage

- ICD and CPT codes must be coded to the highest level of specificity.
- Eligibility / Coverage Criteria should be followed to avoid rejections.

3.3 Non-Coverage

 Assisted reproductive technology as a treatment for infertility is covered for Thiqa plans administered by Daman as per policy terms and conditions mentioned below:

| Plan | Coverage of ART | Mode of billing |
|-------|---------------------------------|-----------------|
| Thiqa | Maximum of 3 attempts annually* | Direct billing |

^{*}For those members with a 3-year renewal, a maximum of 3 attempts will be covered annually

damanhealth.ae PUBLIC | 11870R00 | 22 of 25



3.4 Payment and Coding Rules

Please apply DOH payment rules and regulations and relevant coding manuals for ICD and CPT

FAQs:

Q1: Should HIV and Hepatitis screening be performed before every cycle? e.g., if for any reason (ART related or non-ART related) HIV and hepatitis screening was done between one month – 3 months, should the providers repeat before the start of new bundle?

A: Should be repeated before the start of each bundle to ensure the safety of the patient, should be billed with the bundle, and should not be billed with amount.

Q2: Male procedures such as semen analysis needs to be billed on male card or female card?

A: Bill all the base line testing on female card with price zero, as all the services related to ART are part of the bundle exception apply to the excluded services only.

Q3: If there is a provider shift in between the bundles, should the new provider perform baseline again?

A: base line is mandatory regardless of the provider and cycle stage

Q4: If a female member is starting a new bundle and husband is not available due to social reasons, then can claims be accepted for female base line testing or will be rejected that it needs the tests for both male and female? **A:** Prior to starting the cycle, the provider must ensure that both partner available as bundle payment (egg and embryo freezing) is not covered for social reason. Therefore, the male-related investigation should be performed and reported with a zero-amount for the codes listed below.

| 70-01 | Bundled reimbursement for completed regular ART cycle |
|-------|--|
| 70-02 | Bundled reimbursement for embryo(s) storage |
| 70-04 | Bundled reimbursement for egg(s) storage |
| 70-05 | Bundled reimbursement for Completed ART cycle from frozen egg(s) |
| 70-06 | Stimulation of ovaries |

Q5: If one semen sample is available, can providers isolate another sample and store? How will be the billing? as currently the CPT available is 89343 - sperm/semen Storage (per year); can this CPT be billed multiple times if concurrently 2-3 samples are available as the MUE is 1 in DOH mandatory list. **A:** It is not listed in the excluded services from the bundle, therefore shouldn't be billed separately.

damanhealth.ae PUBLIC | 11870R00 | 23 of 25



Q6: If biopsy billed along with PGD, will biopsy be separately reimbursable? **A:** No, Biopsy is not separately reimbursable

Q7: If biopsy billed alone without PGD, is it separately reimbursable? **A:** No, Biopsy is not separately reimbursable

4. Denial Codes

| Code | Code description |
|----------|---|
| NCOV-001 | Diagnosis(es) is (are) not covered |
| 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 |
| MNEC-005 | Service/supply may be appropriate but too frequent |
| AUTH-001 | Prior approval is required and was not obtained |
| NCOV-003 | Service(s) is (are) not covered |
| ELIG-001 | Patient is not a covered member |
| CODE-010 | Activity/diagnosis inconsistent with clinician specialty |

5. Appendices

5.1 References

- https://www.doh.gov.ae/-/media/638EA4D208A14E68B8F4C49443678283.ashx
- https://www.doh.gov.ae/-/media/Feature/shafifya/Prices/Adjudication-Rules/DOH-Claims-and-Adjudication-Rules-V20251.ashx
- https://www.doh.gov.ae/-/media/Feature/shafifya/Prices/Adjudication-Rules/Addendum-01-to-DOH-claims-Adjudication-Rules_Surgical-Sperm-Extraction-Procedures.ashx
- https://www.who.int/reproductivehealth/publications/infertility/art_terminology.pd
- https://emedicine.medscape.com/article/1343572-overview
- https://www.rcog.org.uk/globalassets/documents/guidelines/green-top-guidelines/gtg_5_ohss.pdf
- https://www.rcog.org.uk/en/patients/patient-leaflets/ovarian-hyperstimulationsyndrome/
- https://www.genomicseducation.hee.nhs.uk/glossary/reciprocal-translocation/

damanhealth.ae PUBLIC | 11870R00 | 24 of 25



5.2 Revision History

| Date | Change(s) |
|------------|---|
| 28/01/2022 | V1.0: Release of DOH Policy on THIQA Coverage for Assisted Reproductive Treatment and Services |
| 10/08/2022 | Update: Age criteria 46-47 years |
| 10/01/2023 | Questionnaire link update |
| 08/06/2023 | Update: changes mentioned in new ART standard published by DOH in Feb 2023 incorporated. |
| 06/09/2023 | Addition of genetic testing bundles |
| 07/02/2024 | V3.1 revision |
| 20/12/2024 | V3.2 Template update and general content review |
| 31/01/2025 | V3.3 Template update and general content review |
| 14/05/2025 | V3.4 Addition of new service codes for Surgical Sperm Extraction Procedures to replace current codes. |
| 10/11/2025 | V3.5 Addition of Social egg freezing, and PGT testing types Addition of Drug criteria under Billing section |
| 26/11/2025 | V3.6 Age Criteria under storage correction General template update |

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 PISC (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 sole responsibility 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 implicit which are beginning the provider of the purpose of the

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 disclaimed.

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 supersed any laws or regulations are lated to the Adjudication Guideline as enforced in the UAE issued by any governmental entity or regulations regulations regulations regulations regulations are supersed 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.

damanhealth.ae PUBLIC | 11870R00 | 25 of 25