

Common Cold Treatment

Adjudication Guideline

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Medical

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1. Abstract

1.1 For Members

Common cold is an acute self-limited infection of the upper respiratory tract commonly caused by viruses.

Symptoms are more severe than those of cold and start abruptly.

Daman covers medically justifiable treatment of common cold for all health insurance plans administered by Daman subject to policy terms and conditions.

1.2 For Medical Professionals

Daman covers medically justifiable treatment of common cold for all health insurance plans administered by Daman.

However, outpatient treatment due to common cold is not covered for Visitors plan as there is increasing evidence that liberal use of antibiotics encourages resistant strains of bacteria and causes unnecessary harm, hence Daman will not cover antibiotics for the treatment of common cold unless medically necessary as identified by the treating doctor.

In addition, Daman will not cover antiviral drugs for the treatment of common cold.

2. Scope

The scope of this adjudication rule is to explain the policy of Daman on the coverage of the treatment of common cold.

3. Adjudication Policy

3.1 Eligibility / Coverage Criteria

Daman covers medically justifiable treatment of common cold for all health insurance plans administered by Daman. However, outpatient treatment due to common cold is not covered for Visitors Plan.

3.2 Requirements for Coverage

ICD and CPT codes must be coded to the highest level of specificity. Any case of common cold associated with bacterial infection has to be coded with an additional diagnosis suggestive of bacterial infection.

3.3 Non-Coverage

For Visitors plan, any outpatient service related to common cold will not be covered. There is no evidence that purulent nasal discharge is related to bacterial infection or responds to antibiotics. There is insufficient evidence to recommend antibiotics in children or adults for the condition.

Antibiotics are known to lead to adverse effects in adults, this treatment is often requested by patients at consultation, but there is increasing evidence that this encourages resistant strains of bacteria and causes unnecessary harm. Hence Daman will not cover antibiotics for the treatment of common cold. In addition, Daman will not cover antiviral drugs for the treatment of common cold.

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-004	Service is not clinically indicated based on good clinical practice, without additional supporting diagnoses/activities
NCOV-003	Service(s) is (are) not covered
MNEC-003	Service is not clinically indicated based on good clinical practice

5. Appendices

5.1 References

- <https://www.cdc.gov/common-cold/treatment/index.html>
- <https://bestpractice.bmj.com/topics/en-gb/252>
- <https://info.health.nz/conditions-treatments/ear-nose-throat/colds-in-adults>
- <https://www.nhs.uk/conditions/common-cold/>
- <https://www.healthline.com/health/cold-flu/cold>
- https://www.uptodate.com/contents/the-common-cold-in-adults-treatment-and-prevention?search=common%20cold&source=search_result&selectedTitle=1%7E150&usage_type=default&display_rank=1

5.2 Revision History

Date	Change(s)
01/07/2013	V2.0 New template
15/07/2014	V4.0 Disclaimer updated as per system requirements and restored original effective date
11/12/2017	V4.1 Definition update
30/12/2024	V5.0 General Content and Template update
03/12/2025	V6.0 General Content update

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