

Large Claim Identification/Medical Case Management

Immediately Reportable to HM Insurance Group

Early Notification Requirements

Provide early notification of the following prior to submission:

- Notification at precertification level based on Trigger Diagnosis Listing
- Notification of 50% of the Specific deductible
- Notification of all potential gene therapy and cell therapy claimants

Medical Conditions and Interventions

- Claims exceeding 50% of the Specific deductible
- Admissions greater than a 14-day duration including rehabilitation
- High-risk neonatal infants and high-risk pregnancies
- Progressive muscular and neurological diseases including but not limited to ALS (Lou Gehrig's disease), myasthenia gravis, Guillain-Barre syndrome, multiple sclerosis, muscular dystrophy, etc.
- Hemophilia and/or factor replacement
- Coronary conditions with long-term complications including but not limited to cardiomyopathy, congestive heart failure and severe coronary artery disease, etc.
- Multiple fractures/amputations
- All cancer diagnoses (except for skin lesions)
- All potential transplants including stem cell transplants
- Head injuries and tumors/spinal cord injuries/paralysis/severe strokes (cerebral infarction)
- Severe burns (second- and third-degree covering 10% or more of the body surface)
- Chronic viral conditions including HIV or hepatitis C
- Respiratory conditions including severe chronic obstructive pulmonary disease (COPD), pulmonary fibrosis, asthma and emphysema
- Previous gene therapy clinical trial or on FDA approval including Kymriah, Yescarta and Luxturna by covered life or biological parent prior to conception
- Clinical trials when adverse events are managed with medication/therapies that exceed \$5,000 a month
- Infant/child in a disease management program
- Alternative funding in place or use of pharmacy vendors

Claim Characteristics

- Exceeds \$25,000 with higher potential
- Multiple hospital admissions within a one-year period
- Rehabilitation facility for more than a three-month duration
- Interim billing
- Questionable disability utilization or services for the diagnosis
- Home health care requiring 24-hour service
- Multiple similar claims totaling an excess of \$5,000 each over a 30-day cycle

Ongoing Treatments

- Extensive intravenous therapies (i.e., chemotherapy, radiation, antibiotic therapy, IVIG, etc.)
- Any condition requiring constant monitoring or mechanical assistance to sustain life (i.e., apnea monitor, ventilators)
- Dialysis and continuous ambulatory peritoneal dialysis (CAPD)
- Total parenteral nutrition (TPN) and other nutritional support systems
- Growth hormone therapy

Discounting Opportunities

Discounts should be attempted on the following out-of-network claims prior to submission:

- Inpatient hospital claims more than \$100,000
- Outpatient hospital claims more than \$50,000
- Physician claims more than \$20,000

All ongoing services regardless of the dollar amount (e.g., chemotherapy, dialysis):

- Cancer
- Coagulation defects
- Gene therapy and cell therapy

HM Insurance Group works with various discount vendors on the following services:

- Air ambulance
- Cancer resource services
- Congenital heart disease
- Dialysis claims discounting
- Facility and professional repricing/negotiations
- Gene therapy and cell therapy
- High-dollar pharmacy charges
- Medical bill audit services
- MedicarePlus verification
- Neonatology
- Transplant network contracts
- Transplants including stem cell transplants

High-Cost Diagnosis Examples Based on ICD-10 Codes

CD-10 Codes	Diagnosis Categories
A Codes — Sepsis	
A419	Sepsis, Unspecified Organism
C Codes — Cancer	
C00 - C14	Oral Cavity & Pharynx
C15 - C26	Digestive Organs
C30 - C39	Respiratory
C43 - C43.9	Melanoma
C50	Breast
C51 - C68	Genitourinary
C69 - C72	Nervous System
C81 - C96	Leukemia, Lymphomas & Myelomas
D & E Codes — Hematologic & Metabolic Disorders	
D46.9	Myelodysplastic Syndrome
D56	Sickle Cell Anemia
D56.1	Beta Thalassemia
D57, D57.00 - D57.2, D57.4, D57.8	Sickle Cell Diseases
D59	Paroxysmal Nocturnal Hemoglobinuria (PNH)
D59.3	Atypical Hemolytic Uremic Syndrome (aHUS)
D61.01	Aplastic Anemia
D61.09	Fanconi Anemia
D66 - D68.9	Hemophilia (Hereditary Factor Deficiencies)
D80	Hyper-IgM Syndrome
D81.0 - D81.2	Severe Combined Immune Deficiency (SCID)
D82.1	DiGeorge Syndrome
D83.1	Immune Deficiency T Cells (AIDS)
D84/D84.1	Defects in the Complement System
D89.813	Graft-Versus-Host Disease (Chronic Only)
E71.520-522, E71.529	Cerebral Adrenoleukodystrophy
E72.4	Urea Cycle Metabolism Disorder/Ornithine Metabolism Disorder
E74	Pompe Disease
E75.21	Fabry-Anderson
E75.22	Gaucher Disease
E75.25	Metachromatic Leukodystrophy
E76.1	Hunter Syndrome
E76.2	Hurler Syndrome
E83.3	Hypophosphatasia
E83.31	X-Linked Hypophosphatemia
E84.0	Cystic Fibrosis
E88.01	Alpha I-Antitrypsin
E88.1	Lipodystrophy

CD-10 Codes	Diagnosis Categories
G & H Codes — Diseases of the Nervous System	
G12	Spinal Muscular Atrophy & Related Syndromes
G12.0	Infantile Spinal Muscular Atrophy Type 1
G12.1	Other Inherited Spinal Muscular Atrophy
G12.2	Motor Neuron Disease
G12.20	Motor Neuron Disease, Unspecified
G12.21	Lou Gehrig's Disease (ALS)
G12.22	Progressive Bulbar Palsy
G12.29	Other Motor Neuron Disease
G12.8	Other Spinal Muscular Atrophies Related Syndrome
G12.9	Spinal Muscular Atrophy, Unspecified
G35	Multiple Sclerosis
G36	Neuromyelitis Optica Spectrum Disorders (NMOSD)
G61.0	Guillain-Barre Syndrome
G70	Myasthenia Gravis
G71/G71.1	Muscular Dystrophy/Duchenne Muscular Dystrophy
G91.1	Obstructive Hydrocephalus
H35.5	Hereditary Retinal Dystrophy
I Codes — Cardiac, Pulmonary & Vascular	
I27	Pulmonary Hypertension
I27.0	Primary Pulmonary HTN
I27.20	Pulmonary Hypertension, Unspecified
I42 - I42.9	Cardiomyopathy
I46.9	Cardiac Arrest
I60.9	Subarachnoid Hemorrhage
J, K, N & Q Codes — Respiratory, Liver and Renal	
J86.0	Pyothorax w/ Fistula
J96.00 - J96.92	Respiratory Failure
K70.0 - K74.69	Chronic Liver Disease/Liver Failure
N181 - N18.9	Chronic Renal Failure
Q61.3	Polycystic Kidney, Unspecified
O, P & Q Codes — Conditions of Pregnancy & Perinatal	
O30.10 - O30.109	Triplet Pregnancy
O30.20 - O30.209	Quadruplet Pregnancy
O60.00 - O60.14	Preterm Labor
P07.00 - P07.36	Preterm Infant
P22.0	Respiratory Distress Syndrome of Newborn
P27.1	Bronchopulmonary Dysplasia
P285	Respiratory Failure of Newborn
Q20 - Q28	Congenital Heart Diseases
Q212 & Q213	Newborn - Congenital Malformation(s)

High-Cost Diagnosis Examples Based on ICD-10 Codes

CD-10 Codes	Diagnosis Categories
O, P & Q Codes — Conditions of Pregnancy & Perinatal, <i>continued</i>	
Q39.0 - Q39.4	Tracheoesophageal Fistula
Q79.59	Other Congenital Malformations of Abdominal Wall
Q81.2	Dystrophic Epidermolysis Bullosa (DEB)
Q81.9	Epidermolysis Bullosa
Q89.7	Multiple Anomalies
S & T Codes — Injury, Poisoning & Trauma	
S06.0 - S06.9	Brain Injuries
S12 - S14	Spinal Cord Injuries
S88	Amputations
T07	Multiple Trauma Injuries
T20 - T32	Burns
T79	Early Complications of Trauma
T86.00 - T86.02 & T86.09	Graft Versus Host Disease
T86.90-T86.92 & T86.99	Complications of Transplant
U Codes — Codes for Special Purposes	
U07.1	COVID-19
Z Codes — Transplants	
Z94.0	Kidney Transplant
Z94.1	Heart Transplant
Z94.2	Lung Transplant
Z94.3	Heart and Lung Transplant
Z94.4	Liver Transplant
Z94.5 - Z94.8	Miscellaneous Transplant
Z94.81	Bone Marrow Transplant
Z94.82	Intestine Transplant
Z94.83	Pancreas Transplant
Z94.84	Stem Cell Transplant
Z94.89 - Z94.9	Miscellaneous Transplant

For more information, contact your HM sales representative or visit [hmig.com](https://www.hmig.com).



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