

Large Claim Identification / Medical Case Management

Large Claim Diagnosis/Immediate Report List

Medical conditions and interventions that should be reported to HM Insurance Group include:

- Claims exceeding \$25,000 with the potential for ongoing high-dollar claims
- Claims exceeding 50% of the Specific deductible
- Multiple hospital admissions within a one-year period
- Admissions greater than a 14-day duration including rehabilitation facilities/interim hospital billing
- 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.
- Extensive IV therapies including but not limited to TPN, IVIG, plasmapheresis, chemotherapy, radiation therapy, antibiotic therapy, hormone therapy, etc.
- Any condition(s) requiring constant monitoring or mechanical assistance to sustain life including but not limited to apnea monitor, ventilators and LVAD
- Hemophilia and/or factor replacement
- Hemodialysis, peritoneal dialysis, CAPD (continuous ambulatory peritoneal dialysis)
- 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 and bone marrow transplants
- Head injuries and tumors/spinal cord injuries/paralysis/severe strokes (cerebral vascular accidents)
- Severe burns (2nd or 3rd degree covering 10% or more of the body surface)
- AIDS (Acquired Immune Deficiency Syndrome)/HIV (Human Immunodeficiency Virus)
- Respiratory conditions including severe chronic obstructive pulmonary disease (COPD), asthma and emphysema

Claim Characteristics

- Exceeds \$15,000 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

Ongoing Treatments

- Extensive intravenous therapies (i.e., chemotherapy, radiation, antibiotic therapy, 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

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

- Inpatient hospital claims more than \$10,000
- Outpatient hospital claims more than \$5,000
- Physician claims more than \$5,000
- DME claims more than \$1,000
- All ongoing services regardless of the dollar amount (e.g., chemotherapy, dialysis)

Early Notification

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 claimants

Discounting Opportunities

HM works with various discount vendors on the following services:

- Air ambulance
- Cancer resource services
- Congenital heart disease
- Dialysis claims discounting
- Facility & professional repricing/negotiations
- Medical bill audit services
- MedicarePlus verification program
- Neonatology
- High-dollar pharmacy charges
- Transplant network contracts

Examples of Potentially Catastrophic Diagnoses and High-Cost Drugs

The following diagnosis and high-cost drug lists provide examples of some diagnoses and high-cost drugs that could potentially result in a shock claim.

ICD-10 Diagnosis List

A00–B99 Infectious Disease

B17.1–B17.11 Hepatitis C

C00–D49 Neoplasms

C00–C14 Malignancies of Oral Cavity and Pharynx
 C15–C26 Malignant Neoplasm of Digestive Organs
 C30–C39 Malignant Neoplasm of Respiratory Organs
 C43–C44 Melanoma
 C50–C50 Breast Malignancies
 C51–C68 Genitourinary Malignancies
 C69–C72 Malignancies of the Nervous System
 C81–C96 Leukemias, Lymphomas and Myelomas

D50–D89 Hematologic Disorders

D57.1 Sickle Cell Anemia
 D61.01 Aplastic Anemia
 D66 Hemophilia/Hereditary Factor VIII Deficiency
 D81.0 Severe Combined Immune Deficiency (SCID)
 D82.1 DiGeorge Syndrome
 D83.1 Immune Deficiency T Cells (AIDS)
 D84.1 Alpha 1-Antitrypsin

E70–E88 Metabolic Disorders

E75.22 Gaucher's Disease
 E84.0 Cystic Fibrosis

G00–G99 Diseases of the Nervous System

G12.21 Lou Gehrig's Disease (ALS)
 G61.0 Guillain-Barre Syndrome
 G91.1 Obstructive Hydrocephalus

I00–I99 Diseases of the Circulatory System

I27.0 Primary Pulmonary Hypertension
 I42.0–I42.9 Cardiomyopathy
 I46.9 Cardiac Arrest
 I60.9 Subarachnoid Hemorrhage

J00–J99 Disease of the Respiratory System

J96.00–J96.92 Respiratory Failure

K00–K95 Diseases of the Digestive System

K70.0–K74.69 Chronic Liver Disease
 K72.00–K72.91 Liver Failure

N00–N99 Disease of the Genitourinary System

N18.1–N18.9 Chronic Renal Failure

O00–O9A Pregnancy, Childbirth & Puerperium

O30.10–O30.109 Triplet Pregnancy
 O30.20–O30.209 Quadruplet Pregnancy
 O60.00–O60.14 Preterm Labor

P00–P96 Perinatal Conditions

P07.00–P07.36 Preterm Infant
 P22.0 Respiratory Distress Syndrome of Newborn

Q00–Q99 Congenital Malformations

Q20–Q28 Congenital Heart Diseases
 Q39.0–Q39.4 Tracheoesophageal Fistula
 Q89.7 Multiple Anomalies

S00–T88 Injury, Poisoning and 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 Graft vs. Host Disease
 T86.00–T86.09 Graft vs. Host Disease
 T86.90–T86.92 Complications of Transplants
 T86.90–T86.99 Complications of Transplants

High-Cost Drug Examples

- Avastin
- Berinert
- Cinryze
- Daklinza
- Eplclusa
- Firazyr
- Gleevec (imatinib)
- H.P. Acthar
- Harvoni
- Humira
- Iclusig
- Kalbitor
- Kalydeco
- Keytruda
- Kynamro
- Lumizyme
- Opdivo
- Orkambi
- Soliris
- Sovaldi
- Stelara
- Taltz
- Technivie
- Tyvaso
- Uptravi
- Ventavis
- Viekira
- Xyrem
- Yervoy
- Zaltrap
- Zepatier

Conditions leading to use of high-cost drugs may include:

enzyme deficiencies (genetic mutations, Hereditary Angio-Edema, Hunter's Syndrome and others), various cancers, Cystic Fibrosis, Multiple Sclerosis, Nephrotic Syndrome, Psoriasis and other inflammatory conditions, Hepatitis C, Hemophilia A, B & C, Hemolytic Uremia Syndrome, MDS, Narcolepsy and Pulmonary Arterial Hypertension.

For more information, contact your HM sales representative or visit hmig.com



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