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 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 (2nd or 3rd 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), asthma and emphysema
• Previous gene therapy clinical trial or on FDA approval including Kymriah, Yescarta, 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

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 $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)

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
• Medical bill audit services
• MedicarePlus verification program
• Neonatology
• High-dollar pharmacy charges
• Transplant network contracts

High Cost Diagnosis Examples Based on ICD-10 Codes

### A00–B99 Infectious Disease
- **A15.9**: Hepatitis A
- **A16.0**: Hepatitis B
- **A17.9**: 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
- **D46.9**: Myelodysplastic Syndrome

### D50–D89 Hematologic/Immunologic Disorders
- **D7.9**: Sickle Cell Anemia
- **D9**: Hemolytic-Uremic Syndrome
- **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
- **E17.02**: Pompe Disease
- **E75.22**: Gaucher’s Disease
- **E84.0**: Cystic Fibrosis

### G00–G99 Diseases of the Nervous System
- **G12.9**: Spinal Muscular Atrophy
- **G12.21**: Lou Gehrig’s Disease (ALS)
- **G35**: Multiple Sclerosis
- **G47.41**: Narcolepsy
- **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
- **J96.6–J96.92**: Respiratory Failure

### K00–K95 Diseases of the Digestive System
- **K70.0–K74.69**: Chronic Liver Disease
- **K72.00–K72.91**: Liver Failure
- **K85–K87**: Pancreatic/Gallbladder Disease and Disorder

### N00–N99 Disease of the Genitourinary System
- **N17–N19**: Renal Failure

### O00–O9A Pregnancy, Childbirth and 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
- **Q87–Q89.7**: Congenital Diseases

### R00–R99 Symptoms, Signs and Abnormal Clinical and Laboratory Findings, not elsewhere classified
- **R65.1–R65.21**: SIRS and Sepsis

### 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
- **T86.90–T86.99**: Complications

### High-Cost Drug Examples with Common HCPCS Codes
- **Advate (J192)**
- **Adynovate (J7207)**
- **Alprolix (J7201)**
- **Avonex (J1826)**
- **Berinert (J0597)**
- **Cinryze (J0598)**
- **Elaprase (J1743)**
- **Elopect (J7205)**
- **Exondys 51 (J1428)**
- **Extavia (J1830)**
- **FEIBA NF (J7198)**
- **Firazyr (J1744)**
- **Gilenya**
- **H.P. Acthar (J0800)**
- **Haegarda (C9015)**
- **Hemlibra (Q9995, temporary)**
- **Humira (J0135)**
- **Iclusig (J8999)**
- **Kalbitor (J1299)**
- **Kalydeco**
- **Keytruda (J9271)**
- **Kynmabro (J3490)**
- **Leukrada (J0202)**
- **Lumizyme (J0221)**
- **Opdivo (J0299)**
- **Orkambi**
- **Pulmozyme (J7639)**
- **Revlimid (J8499)**
- **Soliris (J1300)**
- **Spinraza (J3232)**
- **Stelara (J3357/J3358)**
- **Symdeko (J8499)**
- **Takhzyro (C9399/J3590)**
- **Taltz (J2490)**
- **Tyvaso (J3285)**
- **Ventasis (Q4074)**
- **Vonvendi (J7179)**
- **Yervoy (J9228)**
- **Zolgensma**

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

Stop Loss coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, in all states except New York under policy form series HMP-SL (11/16) or HMP-SL (08/19) or similar. In New York, Stop Loss coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HMP-SL (11/16) or HMP-SL (08/19) or similar. In all states except New York, Managed Care Reinsurance coverage is underwritten or reinsured by HM Life Insurance Company, Pittsburgh, PA, or Highmark Casualty Insurance Company, Pittsburgh, PA, under policy form series HMP PEL 1105, HC PEL 1105, HMP PEL (08/19), HML 1105 ELR, HMC 1105 ELR, HM 1005-ELR or similar. In New York, Managed Care Reinsurance coverage is underwritten under policy form series HMPNY PEL 1105, HMP PEL (08/19) or similar or reinsured by HM Life Insurance Company of New York, New York, NY. The coverage or service requested may not be available in all states and is subject to individual state approval. Reinsurance agreements only reflect a form number when required by applicable state law.