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| Stop Loss CLAIMS Notification Guide |
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| V 2.0 | For Specific and Aggregate Stop Loss |

HCC Life Insurance Company
Operating as Tokio Marine HCC – A&H Group



Notice

This guide can be used as a reference when submitting potential claim notifications or stop loss reimbursement requests to Tokio Marine HCC – A&H Group.

**Special Note**

Nothing in this guide changes the terms of any stop loss policy. The stop loss policy language will take precedence if there is any conflict between this guide and the policy.

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# Specific Claim Notifications

## Notifications

Utilization Review Vendors, Brokers and Claims Administrators will submit information to Tokio Marine HCC – A&H Group (TMHCC) regarding claimants with catastrophic conditions or claimants who have exceeded 50% of their specific deductible. The Claims Support Unit manages these early notifications. Once notification of a potentially large claim is received, TMHCC can begin managing the associated costs. This will also allow us to appropriately establish reserves in preparation for claim reimbursements.

There are several different types of notices, the ones that follow apply to claims review.

### Catastrophic Claims

Conditions and procedures likely to exceed specific deductibles are outlined in the Trigger Diagnosis list. These conditions tend to be chronic, require extensive ongoing treatment, hospitalization, case management and/or high-cost medications. See the [ICD Trigger Diagnosis List](#_ICD_Trigger_List) for details.

### Other Large Claims (50% of the Specific Deductible)

When a claimant reaches or has the potential to reach 50% of their specific deductible, notification should be submitted. This will allow us to appropriately establish reserves in preparation for claim reimbursements. Examples of instances that could exceed 50% of specific deductibles would be traumas, lengthy in-patient stays of 7 days or more, multiple admissions (3 in 2 months), surgery or complications of surgery.

## Filing a Notification

Find notification forms on our website: tmhcc.com/AHGroup

All completed forms should be submitted by secure email to stoplossnotifications@tmhcc.com

## Reporting requirements

The minimum requirements for notification include the following:

* Group Name
* Stop Loss Policy Effective Date
* Member Name
* Member Date of Birth
* Member Identification Number
* Claimant Name
* Claimant Date of Birth
* Primary Diagnosis
* Claims Paid to Date
* Claims pending

Providing additional details such as secondary diagnosis, prognosis, clinical updates, eligibility details and confinement dates are helpful and most appreciated.

# Cost Containment

TMHCC is able to assist with managing the cost of claims in two ways. First, by putting contracted pricing in place prior to a high dollar medical event occurring. Second, by evaluating claims to verify what we pay is correct and without discrepant or egregious charges. Cost containment is a value-added service that positively impacts our Policyholders.

Cost Containment is divided into the Preliminary Claims Unit (PCU) and the Specialty Claims Unit (SCU).

## Preliminary Claims Unit (PCU)

The PCU team utilizes vendors that specialize in cost containment to impact claims.

TMHCC can identify potential cost containment opportunities for select claims that may include discrepant charges. This includes claims requesting simultaneously funding as well as high dollar claims that have been paid. Simultaneously funded claims will be evaluated by an outside vendor for facility negotiation resulting in a signed Letter of Agreement (LOA) between the facility and TMHCC. For reimbursement requests, where the facility has already been paid, the vendor will perform a bill review for discrepant charges. If discrepant charges are identified TMHCC will reimburse the requested amount minus the discrepant charges.

### Initiation of Containment Process

#### A claim is identified for cost containment.

1. A Delay Letter is sent to the Claims Administrators (or appropriate party depending on Policyholder) indicating the claim will be evaluated for cost containment.
2. Correspondence requests response from Claims Administrators, or other, if cost containment is precluded based on a network agreement or other stipulation.
3. Needed documents are requested (IB/UB/payment methodology).
4. Once received, UB/IB/payment methodology are sent to a vendor for a pre-screen to identify potential billing errors or potential for negotiation with the facility.

### Negotiation for Simultaneously Funded Claims

#### The vendor will negotiate directly with the facility to reduce payment due.

1. Vendor utilizes bill review, industry standards and the Plan Document to determine reason for reduction.
2. If successful, a Letter of Agreement (LOA) is obtained between TMHCC and the facility documenting acceptance of an agreed upon payment amount. This amount is paid to the Claims Administrators (or other) for facility payment. A copy of the LOA and an explanation letter is also provided.

### Bill Review for Reimbursement Requests

#### The vendor will review claim for discrepant charges.

1. A bill review from the vendor is provided to TMHCC documenting discrepant findings.
2. This review is provided to the Claims Administrators (or other) along with a letter explaining that the requested reimbursement will be reduced by the amount of discrepant finding.
3. Discrepant amount is withheld from the reimbursement.
4. Claims Administrator (or other) will provide findings to facility and request an adjustment of previous payment. Documentation provided to the facility includes the right to appeal within 90 days. Appeals are requested in writing.

#### The vendors support all appeals and will respond in writing to the facility.

## Specialty Claims Unit (SCU)

SCU is comprised of nurses that help with different types of claims.

Neonates – The SCU nurse focuses on neonates, a complex and costly component of healthcare. The nurse places reserves and sends claims to vendors for review or negotiation. This process is similar to that of PCU.

For transplants and other high dollar medical events, our nurses attempt to impact claims by intervening prior to the medical event occurring. This may include organ transplant, cancer care, immunotherapy, gene therapy, high dollar cardiac intervention (LVAD) or other procedures. SCU utilizes outside vendor contracts to mitigate cost. Vendors have negotiated pricing with various facilities that SCU can access for a fee. SCU will review available contracts for the specific high dollar event and facility to determine which contract offers the best potential for cost savings. If a contract is not available SCU will contact a vendor to place a Single Case Agreement (SCA) with the facility.

# Specific Claim Reimbursement Requests

## Filing Guidelines

A complete claim request for reimbursement must be submitted within 90 days after the last date for which Plan Benefits can be reimbursed under the terms of the Policy. The failure to file a claim within 90 days may result in claims denial, whether or not the delay has prejudiced TMHCC.

## Filing a Reimbursement Request

Once a claimant’s eligible paid charges exceed the Specific Deductible the following items are needed:

Reimbursement Claim forms can be found on our website: [www.tmhcc.com/](http://www.tmhcc.com/)AHGroup

All completed forms should be submitted via secure email to StopLossSpecClaims@tmhcc.com

Copy of member’s enrollment card or Claims Administrators’ eligibility screen prints including the hire date and the original effective date of coverage.

*Refer to the Eligibility Reference sheet in addendum for additional information when applicable.*

## Filing Simultaneous Funding Requests

TMHCC recognizes that occasionally groups may have difficulty paying extremely large provider bills, especially when a prompt pay discount is involved. To assist in these situations, TMHCC offers a Simultaneous Funding option. This is a value-added service that provides cash-flow assistance in these instances. The Simultaneous Funding option can be changed or withdrawn at our discretion without prior notice. All Simultaneous Funding reimbursement requests will be processed in received date order. These requests will not be rushed or expedited, unless negotiated discounts are at stake and might be lost.

The Simultaneous Funding Request form certifies the following:

* Prior to the expiration of the stop loss policy, the Claims Administrator processed all eligible bills related to the Simultaneous Funding request.
* Checks totaling at least the amount of the Specific Deductible were processed, paid, and released to the providers indicated, prior to the expiration of the stop loss policy, or prior to the Simultaneous Funding Reimbursement Request, whichever is earlier.
* The Plan Sponsor has unconditionally paid all other claims for the Claimant. Policies are written on a reimbursement basis only. This means, the Plan Sponsor is responsible for paying all eligible expenses. Subsequently, TMHCC processes requests for reimbursement of these expenses. The only mechanism that allows amendment of this provision to assist clients with payment of large medical charges is via our Simultaneous Funding option.
* TMHCC must receive written notice of Simultaneous Funding requests no more than (10) ten calendar days after the expiration date of the stop loss policy. Simultaneous Funding form must be completed for the claim request.
* Simultaneous Funding requests will not be accepted if received within (30) thirty days of the date of the Policy’s cancellation or premature termination. For example, if a group’s Policy Year runs from 4/01/22 – 3/31/2023 and the Policy is canceled prematurely on 12/31/2022, Simultaneous Funding requests would be prohibited beginning January 2023.

Therefore, if requesting Simultaneous Funding, it is critical that all guidelines outlined above are adhered to otherwise, the reimbursement request could be denied.

**NOTE:** Reimbursement requests over $750,000 requires additional leadership review.

##  Reporting Requirements

System generated reports, preferably in Excel, capturing all required data listed below will ensure the timely auditing of reimbursement requests.

* Report Date
* Policyholder
* Insured Name
* Employee Member ID Number
* Claimant name
* Service From Date
* Service To Date
* Primary ICD-10 Code
* CPT/Revenue/HCPC Codes
* ICD-10 Procedure Codes
* Submitted/Billed Amount
* Discount Amount
* Ineligible Amount
* Deductible Amount
* Coinsurance Amount
* Copayment Amount
* Paid Amount
* Payee Name
* Provider Tax ID
* Paid Date

# AGGREGATE CLAIM REIMBURSEMENT REQUESTS

## Reporting Responsibilities

Claims Administrators are required to report full aggregate claims data within 15 days after the close of any calendar month. Information should include monthly and Year-To-Date claims summaries (i.e., census, paid amounts, ineligible claims, etc.). The report should indicate the appropriate contract dates and type of contract (e.g., “Paid,” 12/15, etc.). Monthly reports should be submitted to StoplossAggregate@tmhcc.com Monthly Deductible Advance Reimbursement (MDAR) (Also known as Monthly Aggregate Accommodation).

**Monthly Deductible Advance Reimbursement** is offered as an option to our stop loss polices. The Monthly Deductible Advance Reimbursement is designed to assist the Policyholder with cash flow during the term of the contract. It does not replace the funding requirements. The plan sponsor, prior to receiving a monthly accommodation, must pay all claims.

MDAR is an endorsement to the stop loss policy. Review the policyholder’s Policy Endorsement for a complete list of requirements/qualifications.

## Filing a Monthly Deductible Advance Reimbursement

To file a Monthly Deductible Advance Reimbursement; please submit the following documentation:

* Completed [Monthly Aggregate Accommodation Reimbursement Form.](https://www.tmhcc.com/en-us/-/media/TMHCC/Stop-Loss-Group/Documents/Claims/Monthly-Aggregate-Accommodation-Reimbursement-Form.pdf)
* Monthly Loss Summary Reports showing the Policyholder’s paid claims data and Aggregate census information as noted in section A.
* Paid Claims Analysis showing employee name, claimant name, service date, type of service, amount of charges and amount paid.

Please Note the Following:

* **Monthly Deductible Advance Reimbursement** is preferred we receive within 15 days following the end of the month for which the accommodation is requested. For example, if you are filing for the month of June, then it is preferred we receive your request no later than July 15.
* **Monthly Deductible Advance Reimbursement** is not available in the last month of the contract or during a run-out provision. Please refer to the Policy Endorsement for further clarification.

If Year-To-Date claims fall below the accumulated aggregate deductible in a given month, all accommodation payments must be refunded in the following month. If the Policyholder has not incurred an aggregate claim at the end of the contract year, TMHCC must be refunded all Monthly Deductible Advance Reimbursement payments at contract termination/expiration.

## Year End Aggregate Claims

Reimbursement requests must be filed within 90 days after the end of the time specified for payment of claims under the stop loss policy. Failure to do so may result in claim denial.

## Filing a Year End Aggregate Claim

To file a year-end aggregate claim, please submit the following documentation for your contract period:

* Completed [Year End Aggregate Claim Form.](https://www.tmhcc.com/en-us/-/media/TMHCC/Stop-Loss-Group/Documents/Claims/Year-End-Aggregate-Claim-Form.pdf) Paid Claims Analysis report indicating claimant’s name, incurred date, charged amount, paid amount and paid date
* Eligibility listing which identifies birth date, effective date, termination date and coverage type
* Proof of funding to include bank statements and/or deposit slips \* Void & Refund report \*
* Benefit/Service Code report
* Aggregate report (Monthly Loss Summary Reports)
* Specific report- showing claimants that have exceeded the Specific Deductible/Loss Limit
* Listing of payments made outside the Aggregate contract (i.e., Dental, Weekly Income, Vision, PPO Fees- capitated, PCS Administrative Fees)
* Check Register
* Outstanding overpayment and subrogation log
* Rx invoices if Rx is covered under the Aggregate contract

\*We also request this information the month following expiration of your stop loss contract to review for retroactive adjustments.

# GENERAL INFORMATION

## Pre- Audit

Our Pre-Audit team is comprised of experienced stop loss auditors. This team reviews initial filings for reimbursement to determine if a claim submission is complete or if additional information is needed such as eligibility information, accident details, etc. This preliminary review of eligibility on the initial submission, benefits Claim Administrators, and Producers by ensuring all necessary information to reimburse the claim has been received prior to the specific claim auditor’s review.

Having a Pre-Audit team expedites claim reviews and limits the number of auditors reaching out for eligibility. Also, it builds interpersonal relationships between the Pre-Audit team, our Claims Administrators and Producers, and can help to reduce the claims reimbursement turnaround time.

For additional efficiencies, we have a created a centralized email address to be used when corresponding with our Pre-Audit team, claimspreaudit@tmhcc.com .

## ACH Reimbursements

TMHCC offers Automated Clearing House (ACH) for claim reimbursements for faster reimbursement.

When you enroll in our ACH program, you will receive reimbursements in your designated bank account within 48 hours of transfer.

For additional information on the ACH Enrollment Process, please reach out to our ACH Enrollments team at hcclachenrollments@tmhcc.com

## Fees Reimbursable

Cost containment is an essential function in our industry. Each section below outlines which costs associated with these functions are reimbursed under the stop loss policy.

### SAvings Fees

TMHCC will reimburse cost containment savings fees up to a maximum of 25% of the savings, up to a maximum of $50,000 per claimant per year when the claim exceeds the Specific Deductible.

### Large Case Management (LCM) Fees

Proper management results in savings and the cost of that management are reimbursable under the stop loss policy provided the claim payments, in addition to the LCM fees, exceed the Specific Deductible and those fees are Incurred and Paid in accordance with the Policy’s Contract Basis. A copy of LCM reports should be submitted when requesting TMHCC to reimburse LCM fees.

### SpeCialty Rx Fees

TMHCC has developed a review process with a list of accepted vendors for this Specialty Rx service. Each vendor offers a variety of programs with unique pricing fees. It is important that you inform TMHCC of the vendor you have selected to ensure it is on the list of accepted vendors and if any portion of the fees would be covered. For additional information on Specialty Rx Fees, please reach out to Valerie Suarez vsuarez@tmhcc.com

### Reference Based Pricing (RBP) Fees

TMHCC has developed a review process with a list of accepted vendors for this RBP service. Each vendor offers a unique program with different pricing fees. It is important that you inform TMHCC of the RBP vendor you have selected to ensure it is on the accepted list and if any of the fees would be covered. For additional information on Reference Based Pricing (RBP) Fees, please reach out to Valerie Suarez vsuarez@tmhcc.com

### State Surcharges

Certain states levy surcharges on in-patient and outpatient hospital bills for uncompensated care pools, training, etc. Certain state surcharges (For example, New York) where the courts have ruled that ERISA does not prevent the imposition of the state surcharge.

## Fees not Reimbursable

### Administrative Fees

Claims Administrators will review and make determinations associated with their role as administrator in the adjudication of claims on behalf of the plan. Examples of these fees include activities such as Claims Administrator initiated medical reviews, medical record fees, reasonable and customary (R&C) determinations, procedure reviews, experimental/investigation reviews, PPO access fees, Pay for Performance (P4P), or custodial care reviews. These fees are not eligible under the Specific or Aggregate stop loss coverage.

### Capitated Rates

Capitated rates are billed at a flat rate per employee per month and are not eligible under the Specific or Aggregate stop loss coverage.

### Administrative FEES for LCM (large case management)

Administrative fees for LCM (large case management) are considered operational/administrative functions and include the cost for sending e-mails, faxes, eligibility determination, clerical fees, or capitated fees that are charged to the group as per member, per month fees. Large case management, as we understand it, is directly associated with the management of an ongoing catastrophic claim. These fees are not eligible for reimbursement under the Specific or Aggregate stop loss coverage.

### Drug Card Administrative Fees

Drug Card Administrative Fees for Drug Card programs are not eligible for reimbursement under the Specific or Aggregate stop loss coverage.

## Legal Matters/Complaints

TMHCC should be advised immediately by email of any legal matter in which TMHCC is named. The summons and complaint, along with the complete file and any supplemental documentation, should be forwarded to the Compliance Department in the Kennesaw, GA office.

TMHCC should be advised immediately of any lawsuit in which TMHCC is not named but could become involved because of Specific or Aggregate stop loss coverage. The complete file and any supplemental documentation should be forwarded to us for review.

TMHCC must be advised of all Insurance Department Complaints in which our coverage is involved. The original complaint and complete claim file should be forwarded to us for our immediate review. Please email them to our Compliance Department at hcclcompliance@tmhcc.com

## Subrogation/Third Party Liability

Subrogation/Third Party Liability involves situations where a claimant incurs medical expenses that have been caused by a negligent third party. It provides the Plan and the Policyholder with an opportunity to shift the costs of the claimant’s medical care onto the responsible party (their insurance company or other responsible entity).

For us to consider reimbursement on cases involving subrogation/third party liability, we must first have the following documentation:

* Completed Liability Questionnaire [Attachment B: Accident Liability Form](https://hccins-my.sharepoint.com/personal/tbolden_tmhcc_com/Documents/IT%20PA%20Documents/Accident%20Liability%20Form.docx) or the claims administrator’s form with supporting attachments.

## Overpayments & Refunds

All refunds should be forwarded to our Kennesaw, GA office if the overpayment pertains to a specific or aggregate claim payment. Please include policy and claimant(s) name when sending in a refund.

Please be aware that refunds are often received after the policy year has expired. Even so, if the overpayments apply to the Incurred and Paid dates of the specific and/or aggregate coverage and if reimbursement claims have been paid, these refunds may rightfully belong to TMHCC.

## Dental, Vision, Weekly Income & Prescription Drug Card Charges

Stop loss policies are written to suit the individual needs of each Policyholder. Therefore, not all contracts include the same types of coverage. To know exactly which coverage options the Policyholder has elected, please review the Policyholder’s Application for complete details.

## Eligibility Reference

Our goal is to provide prompt and accurate reimbursement of claims. Below is a reference for better understanding when additional questions might occur. This document is not all-inclusive, and some situations may require further information or clarification.

### EMPLOYEE/MEMBER

Active Employees/Members:

* Enrollment: Must include date of hire and the original effective date (the date the employee originally had medical coverage with the group).
* Work Status: Completed work status form showing last date worked, return to work and how coverage was continued when employee/ member was not physically working.
* Was he/she on FMLA? (If intermittent, list dates and hours used).
* Did he/she use Short-Term or Long-Term Disability? (Policy or Handbook should be submitted).
* Did he/she elect COBRA? - Election form and verification of premiums required.

Retirees: If the medical stop loss policy reimburses for retiree coverage, medical premium verification will be requested.

### DEPENDENTS

#### Spouse

* Enrollment: For both the employee/member and spouse (must include original effective date of medical coverage with the group).
* Work Status of Employee: If the claim filing is on a dependent spouse, and the employee/member is 65 years of age of older, work status on the employee/member may be requested if the dependent has an extended illness or multiple confinements.
* COB: Does the spouse have any other coverage? Note: The date of verification should be within 12 months of the claim incurred date.

#### Child

* Enrollment: For both employee/member and child (must include original effective date of medical coverage with the group).
* Work Status of Employee: If the claim filing is on a dependent child, work status on the employee/member may be requested if the dependent child has an extended illness or multiple confinements.
* COB: Does the child have any other coverage? Note: The date of verification should be within 12 months of the claim incurred date.
* Newborn:
* Timely Enrollment: Verification of the date that the employee asked to add the newborn to the policy. Note: Most plan documents state that the employee has 31 days to add from the date of birth.
* Work Status of Employee: If the claim filing is for a newborn child, work status on the employee/member may be requested if the newborn child has an extended illness or multiple confinements.

## ADDITIONAL INFORMATION NEEDED BASED ON SITUATION

**Accident Questionnaire:** Info is required when there has been an accident/injury paid over $5,000.00.

**Americans with Disabilities Act (ADA):** We request signed paperwork and estimated return to work date.

**Dialysis:** First date of dialysis is required.

**Leave Policies:**

* Short- Term Disability Policy (STD)
* Long-Term Disability Policy (LTD)- Premium verification requested.
* Group’s Leave of Absence Policy (LOA)- Premium verification requested if documented in the Plan Document
* Employee Handbook

# ICD Trigger List

Suggested Categories and Guidelines for Identifying Potential Catastrophic Claims

The ICD-10 codes and diagnoses listed below are key indicators of potential catastrophic claims. Codes should be referred and or disclosed to Tokio Marine HCC – A&H Group.

**A00-B99 Certain infectious and parasitic disease**

A40 Streptococcal sepsis

A41 Other sepsis

B15-B19 Viral hepatitis

**C00-D49 Neoplasms**

C00-C96 Malignant neoplasms

D3A Benign neuroendocrine tumors

D42-D43 Neoplasm of uncertain behavior of meninges, brain & central nervous system

D46 Myelodysplastic syndromes

**D50-D89 Diseases of the blood/blood-forming organs & disorders involving the immune mechanism**

D55-D59 Hemolytic anemias

D60-D64 Aplastic and other anemias

D65-D69 Coagulation defects, purpura and other hemorrhagic conditions

D70-D77 Other diseases of blood and blood-forming organs

D80-D89 Certain disorders involving the immune mechanism

**E00-E89 Endocrine, nutritional and metabolic diseases**

E23.0 Hypopituitarism

E30 Disorders of puberty, not elsewhere classified

E34 Other endocrine disorders

E70-E89 Metabolic disorders

**G00-G99 Diseases of the nervous system**

G00-G09 Inflammatory diseases of the central nervous system

G10-G13 Systemic atrophies primarily affecting the CNS

G35 Multiple sclerosis

G36 Other acute disseminated demyelination

G37 Other demyelinating disease of central nervous system

G47.4 Narcolepsy and cataplexy

G61 Inflammatory polyneuropathy

G70 Myasthenia gravis & other myoneural disorders

G71 Primary disorders of muscles

G73.1 Lambert-Eaton syndrome in neoplastic disease

G93.1 Anoxic brain injury

**H00-H59 Diseases of the eye and adnexa**

H35.5 Hereditary retinal dystrophy

H35.50 Unspecified hereditary retinal dystrophy

**I00-I99 Diseases of circulatory system**

I12 Hypertensive chronic kidney disease

I13 Hypertensive heart and chronic kidney disease

I20-I25 Ischemic heart diseases

I27 Other pulmonary heart disease

I28 Other diseases of pulmonary vessels

I30-I52 Other forms of heart disease

I60-161 Subarachnoid hemorrhage / Intercerebral hemorrhage

I63 Cerebral infarction

I65.8-I66 Occlusion of precerebral /cerebral arteries

I67 Other cerebrovascular disease

I70 Atherosclerosis

I71 Aortic aneurysm & dissection

I81 Portal vein thrombosis

I85 Esophageal varices

**J00-J99 Diseases of the respiratory system**

J40-J44 Chronic Obstructive Pulmonary Disease (COPD)

J84 Other interstitial pulmonary diseases

J98 Other respiratory disorders

**K00-K95 Diseases of digestive system**

K50 Crohn’s disease

K51 Ulcerative colitis

K70-K77 Diseases of liver

K83 Diseases of biliary tract

K85-K86 Diseases of pancreatitis

**L00-L99 Diseases of the skin & subcutaneous tissue**

L40 Psoriasis

L51 Erythema multiforme

**M00-M99 Diseases of musculoskeletal system & connective tissue**

M05-M06 Rheumatoid arthritis

M1A Chronic gout

M10.0 Idiopathic gout

M15-M19 Osteoarthritis

M30-M35 Systemic connective tissue disorders

M41 Scoliosis

M43 Spondylolysis

M50 Cervical disc disorders

M51 Thoracic, thoracolumbar & lumbosacral intervertebral disc disorders

M72.6 Necrotizing fasciitis

M86 Osteomyelitis

**N00-N99 Diseases of the genitourinary system**

N01 Rapidly progressive nephritic syndrome

N03 Chronic nephritic syndrome

N04 Nephrotic syndrome

N05-N07 Nephritis and nephropathy

N08 Glomerular disorders classified elsewhere

N17 Acute kidney failure

N18 Chronic Kidney Disease (CKD)

N19 Renal failure, Unspecified

**O00-O09A** **Pregnancy, childbirth and the peurperium**

O09 Supervision of high risk pregnancy

O10-O16 Edema, proteinuria and hypertensive disorders in pregnancy, childbirth and the peurperium

O30-O48 Maternal care related to the fetus and amniotic cavity and possible delivery problems

O60.1 Preterm labor with preterm delivery

O69 Labor and delivery complicated by umbilical cord complications

**P00-P96 Certain conditions originating in the perinatal period**

P07 Disorders of newborn related to short gestation and low birth weight

P10- P15 Birth trauma

P19-P29 Respiratory & cardiovascular disorders specific to the perinatal period

P36 Bacterial sepsis of newborn

P52-P53 Intracranial hemorrhage of newborn

P56 Hydrops fetalis due to hemolytic disease

P77 Necrotizing enterocolitis of newborn

P91 Other disturbances of cerebral status newborn

**Q00-Q99 Congenital malformations, deformations and chromosomal abnormalities**

Q00-Q07 Congenital malformations of the nervous system

Q20-Q28 Congenital malformations of the circulatory system

Q41-Q45 Congenital anomalies of digestive system

Q60 Renal agenesis and other reduction defects of kidney

Q79 Congenital malformations of the musculoskeletal system

Q85 Phakomatoses, not classified elsewhere

Q87 Congenital malformation syndromes affecting multiple systems

Q89 Other congenital malformations

**R00-R99 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified**

R18 Ascites

R57-R58 Shock, hemorrhage

R65 Symptoms & signs specifically associated with systemic inflammation and infection

**S00-T88 Injury, poisoning and certain other consequences of external causes**

S02 Fracture of skull and facial bones

S06 Intracranial injury

S07 Crush injury to head

S08 Avulsion and traumatic amputation of part of head

S12-S13 Fracture and injuries of cervical vertebra and other parts of neck

S14.0-S14.15 Injury of nerves and spinal cord at neck level

S22.0 Fracture of thoracic vertebra

S24 Injury of nerves and spinal cord at thorax level

S25 Injury of blood vessels of thorax

S26 Injury of heart

S32.0 Fracture of lumbar vertebra

S34 Injury of lumbar and sacral spinal cord and nerves

S35 Injury of blood vessels at abdomen, lower back and pelvis

S36-S37 Injury of intra-abdominal organs

S48 Traumatic amputation of shoulder and upper arm

S58 Traumatic amputation of elbow and forearm

S68.4-S68.7 Traumatic amputation of hand at wrist level

S78 Traumatic amputation of hip and thigh

S88 Traumatic amputation of lower leg

S98 Traumatic amputation of ankle and foot

T30-T32 Burns and corrosions of multiple body regions

T78.3 Angioneurotic Edema

T81.11-T81.12 Postprocedural cardiogenic and septic shock

T82 Complications of cardiac and vascular prosthetic devices, implants and grafts

T83-T85 Complications of prosthetic devices, implants and grafts

T86 Complications of transplanted organs and tissue

T87 Complications to reattachment and amputation

**U00-U85** **Codes for special purposes**

U07.1 COVID-19

**Z00-Z99 Factors influencing health status and contact with health services**

Z37.5-Z37.6 Multiple births

Z38.3-Z38.8 Multiple births

Z48.2-Z48.298 Encounter for aftercare following organ transplant

Z49 Encounter for care involving renal dialysis

Z51.0 Encounter for antineoplastic radiation therapy

Z51.1 Encounter for antineoplastic chemotherapy and immunotherapy

Z92.85 Personal history of CAR T-cell therapy

Z92.86 Personal history of gene therapy

Z94 Transplanted organ and tissue status

Z95 Presence of cardiac and vascular implants and grafts

Z98.85 Transplanted organ removal status

Z99.1 Dependence on respirator

Z99.2 Dependence on dialysis

**Additional disclosure information to be referred to Tokio Marine HCC – A&H Group**

• Transplants – Transplants should be referred to our Specialty Claims Unit (SCU) for cost containment assistance prior to transplantation

• Pre-certifications and utilization reviews

• Rx Prescription Drugs and Specialty Drugs

• Large Case Management – LCM reports

• Specific claims at 50% of group deductible