

# 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, 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.

**In-network claims with less than a 20% discount and/or all out-of-network claims:**

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

## High-Cost Diagnosis Examples Based on ICD-10 Codes

### 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  
D46.9 Myelodysplastic Syndrome

### D50–D89 Hematologic/Immunologic Disorders

D56.1 Beta Thalassemia  
D57.1 Sickle Cell Anemia  
D59 Hemolytic-Uremic Syndrome  
D61.01 Aplastic Anemia  
D66 Hemophilia/Hereditary Factor VIII Deficiency  
D67 Hereditary Factor IX Deficiency  
D81.0 Severe Combined Immune Deficiency (SCID)  
D82.1 DiGeorge Syndrome  
D84.1 Defects of Complement System (i.e., Hereditary Angioedema)

### E70–E88 Metabolic Disorders

E74.02 Pompe Disease  
E75.22 Gaucher Disease  
E80.21 Acute Intermittent Porphyria  
E84.0 Cystic Fibrosis

### G00–G99 Diseases of the Nervous System

G12.9 Spinal Muscular Atrophy  
G35 Multiple Sclerosis  
G61.0 Guillain-Barre Syndrome  
G70.0 Myasthenia Gravis  
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  
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  
P27.1 Bronchopulmonary Dysplasia

### Q00–Q99 Congenital Malformations

Q20–Q28 Congenital Heart Diseases  
Q23.4 Hypoplastic Left Heart Syndrome  
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

### COVID-19 and related codes

U07.1 COVID-19

## High-Cost Drug Examples with Common HCPCS Codes

- Advate (J7192)
- Aldurazyme (J1931)
- Alprolix (J7201)
- Avonex (J1826)
- Berinert (J0597)
- Cinryze (J0598)
- Crysvita (J0584)
- Danyelza (J9348)
- Elaprase (J1743)
- Elocate (J7205)
- Exondys 51 (J1428)
- Firazyr (J1744)
- Givlaari (J0223)
- H.P. Acthar (J0800)
- Haegarda (C9015)
- Hemlibra (Q9995)
- Hemgenix (C9399/J3590)
- Jivi (J7192)
- Keytruda (J9271)
- Krystexxa (J2507)
- Kynamro (J3490)
- Lumizyme (J0221)
- Nexviazyme (J0219)
- Opdivo (J9299)
- Procysbi (J8499)
- Ravicti (J8499)
- Revlimid (J8499)
- Ruconest (J0596)
- Rylaze (J9021)
- Skysona (C9399/J3590)
- Soliris (J1300)
- Spinraza (J2326)
- Stelara (J3357/J3358)
- Symdeko (J8499)
- Takxzyro (J0593)
- Trikafta (J8499)
- Ultomiris (J1303)
- Vonvendi (J7179)
- Yervoy (J9228)
- Zolgensma
- Zytenglo (C9399/J3590)

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



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MX2733236 (R7/23)

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