

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
- 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

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)
- Takhzyro (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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