

Polycystic Ovary Syndrome Management Adjudication Guideline

Rule Category:
Medical

Ref: No:
2012-MN-0005

Version Control:
Version No.4.0

Effective Date:
01/06/2012

Revision Date:
30/12/2024

Approved by:
Daman

Responsible:
Medical Standards
& Research

**Related Adjudication
Guidelines:**
N/A

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1. Abstract

1.1 For Members

Polycystic Ovary Syndrome (PCOS) is a condition in which there is imbalance of female sex hormones which leads to irregular menstrual cycle, acne, obesity, excess facial hair, and infertility.

Daman covers treatment of menstrual irregularities related to PCOS in unmarried women. In married women, coverage of the investigations and treatment of PCOS is subject to policy terms and conditions.

1.2 For Medical Professionals

PCOS is a set of symptoms related to a hormonal imbalance. Symptoms can affect metabolic, cardiovascular, inflammatory, reproductive, and other aspects of health.

PCOS may cause menstrual cycle changes; skin changes such as increased facial and body hair and acne; growths in one or both ovaries, often clumps of ovarian follicles that have stopped developing; and infertility. People with PCOS may also have metabolic issues, such as insulin resistance or obesity

2. Scope

This Adjudication rule aims to specify the coverage of diagnosis and management of Polycystic ovary syndrome for all health insurance plans administered by Daman. Polycystic Ovary Syndrome (PCOS) is a condition in which there is an imbalance of female sex hormones; it includes symptoms of hyperandrogenism, presence of hyperandrogenaemia, peripheral insulin resistance, oligo-/anovulation, and polycystic ovarian morphology on ultrasound.

3. Adjudication Policy

3.1 Eligibility / Coverage Criteria

Coverage of Investigations and treatment of PCOD in unmarried women:

Plan	PCOS diagnosis	Menstrual abnormalities diagnosis	Hyper-androgenic features (cosmetic)****
Basic	Not covered*	Covered	Not covered
Enhanced	Covered**	Covered	Not covered
Thiqa	Covered***	Covered	Treatment of the cosmetic feature will not be covered, but the treatment of PCOS will be covered
Visitor	Not covered	Not covered	Not covered

*Unless otherwise proven that the treatment is targeted to menstrual disturbance

**unless related to cosmetic

***unless related to cosmetic or obesity

****For acne & obesity, refer to respective adjudication rules

Coverage of Investigations and treatment of PCOD in married women (only the plans for which the service/s is/are covered are mentioned. For the rest of the plans all services remain uncovered):

Plan	PCOS diagnosis	Menstrual abnormalities diagnosis	Hyper-androgenic features (cosmetic)	Diagnosis is infertility related PCOS
Basic	Not covered	Not Covered	Not covered	Not covered
Enhanced	Not covered	Not covered	Not covered	Not covered
Thiqa	Covered	Covered	Treatment of the cosmetic feature will not be covered, but the treatment of PCOS will be covered	Covered
Visitor	Not covered	Not covered	Not covered	Not covered

3.2 Requirements for Coverage

ICD and CPT codes must be coded to the highest level of specificity.

3.3 Non-Coverage

Investigations and treatment directed to hyper androgenic features (cosmetic) of PCOD are not covered for any health insurance plan administered by Daman. Infertility resulting from PCOD/ related to PCOD is not covered for any health insurance plan administered by Daman unless the plan has specific coverage for infertility. The coverage benefit is available only to married females.

In unmarried females, Daman does not cover the expense of investigations and treatment of PCOD unless otherwise the treating doctor proves that the treatment is related to menstrual abnormalities like oligomenorrhea, amenorrhea or irregular periods.

Investigations and treatment directed to cosmetic conditions are considered as General exclusion of Daman policies unless specifically mentioned in the schedule of benefit. Hence treatments of hyper androgenic features (hirsutism, acne, voice deepening and increased muscle mass) are not covered for policies administered by Daman.

Treatment of oligomenorrhea/ amenorrhea/ irregular menstrual cycle enhances ovulation. Hence Daman considers this treatment as related to infertility and does not cover it for married women for all plans except the plans with specific coverage for infertility.

3.4 Payment and Coding Rules

Please apply regulator payment rules and regulations and relevant coding manuals for ICD, CPT, etc. Cases of menstrual irregularity in a married female will not be covered by Daman unless otherwise proven as not related to infertility by the treating doctor and as per any exclusions outlined in the regulatory standards.

3.5 Adjudication Examples

Example 1

Question: 25 years old unmarried female Abu Dhabi plan came complaining of oligomenorrhea. Serum testosterone, serum prolactin, FSH and LH are requested, are these services covered?

Answer: All these investigations are covered.

Example 2

Question: 30 years old married female (Thiqa card holder) came complaining of infertility and acne and diagnose of PCOD was done. Clomiphene, Metformin and Retinoid were prescribed, are these services covered?

Answer: Infertility is covered for Thiqa, so Clomiphene and Metformin is covered but retinoid is not covered.

4. Denial Codes

Code	Code Description
MNEC-003	Service is not clinically indicated based on good clinical practice
MNEC-004	Service is not clinically indicated based on good clinical practice, without additional supporting diagnoses/activities
NCOV-003	Service(s) is (are) not performed (used after audit)
NCOV-001	Diagnosis(es) is (are) not covered
NCOV-003	Service(s) is (are) not covered

5. Appendices

5.1 References

- <http://www.nhs.uk/conditions/polycysticovarian-syndrome/pages/introduction.aspx>
- <http://www.mayoclinic.com/health/polycysticovarysyndrome/DS00423/DSECTION=symptoms://www.nhs.uk/conditions/polycysticovarian-syndrome/pages/introduction.aspx>
- <http://bestpractice.bmj.com/bestpractice/monograph/141/highlights/overview.html>
- http://www.medicinenet.com/polycystic_ovary/article.htm

5.2 Revision History

Date	Change(s)
01/06/2012	V 1.0 Release of Adjudication
01/07/2013	V 2.0 New template
15/07/2014	V 3.0 <ul style="list-style-type: none"> • Disclaimer updated as per system requirements • Restored original effective date
30/12/2024	V 4.0 General Content and Template Update

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