



Department of Health

## NOTICE TO CONSUMERS

### ICD-10 CODING: ALL YOU NEED TO KNOW AS A CONSUMER

#### Introduction

If you have recently consulted a doctor, dentist or used the services of other healthcare providers, you may have noticed that a new code appears on all of their accounts. e.g. **J45.9** is an ICD-10 code for unspecified Asthma.

These codes, known as ICD-10 codes, are used primarily to enable medical schemes to accurately identify the conditions for which members sought healthcare services, and also to appropriately reimburse health care providers for the healthcare services they rendered.

From the 1<sup>st</sup> of January 2005, all health care providers in South Africa were required by law, to include diagnostic information in the form of an ICD-10 code on all claims or accounts. This applies to all claims that are submitted directly to medical schemes by doctors and other health care providers, or accounts paid directly by the member/beneficiary to the health care provider and which are then claimed back from the scheme.

#### What is ICD-10?

ICD-10 stands for International Classification of Diseases and related health problems - 10<sup>th</sup> revision. It is a coding system developed by the World Health Organisation (WHO), that translates the written description of medical and health information into codes in a standardised format, e.g. **J03.9** is an ICD-10 code for acute tonsillitis and **G41.0** - Epilepsy, unspecified.

#### Why does the medical scheme need an ICD-10 code on my claim?

When you join a medical scheme, you choose and pay for a particular benefit option. This benefit option contains a basket of services that often has limits on the health services that will be paid for. Because ICD-10 codes provide accurate diagnosis information on the condition you have been diagnosed with, these codes help the medical scheme to determine what benefits you are entitled to and how these benefits could be paid.

This becomes very important if you have a PMB (Prescribed Minimum Benefit) condition. These conditions must be covered in full by your medical scheme, without any co-payment, in at least one setting as per legislation and subject to the scheme rules. PMB conditions can only be identified by the correct ICD-10 codes. Therefore, if the correct diagnosis information is not provided, in the form of ICD-10 codes, your PMB-related services might be paid from the wrong benefit (e.g. medical savings account) or it might not be paid at all if your day-to-day or hospital benefits limits have been exceeded.

ICD-10 codes must also be provided on medicine prescriptions and referral notes to other health care providers (e.g. pathologists and radiologists). Some pathologists, radiologists, pharmacists and other providers are not able to make a diagnosis. Therefore, they require the diagnosis information

from your referring doctor. This will ensure that when your pharmacist or other healthcare provider submits a claim to your medical scheme; it will also be paid out of the correct pool of money.

### **Do health care providers know about ICD-10?**

Yes, every healthcare provider is now familiar with the need to include an ICD-10 code on medical scheme claims. Most providers have received training on, and have access to, ICD-10 codes for use in their practice.

### **What happens if my doctor or health care provider does not put an ICD-10 code on my claim?**

Any claims or accounts that do not have accurate and complete ICD-10 code/s on them are rejected by medical schemes. This can result in non-payment of the claim.

### **Who gets to see my ICD-10 codes?**

If you belong to a medical scheme, your coded diagnosis information will still go to the medical scheme in exactly the same way as it did before the coding system was introduced. The diagnosis information provided through ICD-10 codes is now in a coded form that increases confidentiality. As with all of your personal and health information contained in your medical accounts, your ICD-10 codes will remain private, secure and confidential. Your doctor, and all other health care professionals are legally and ethically obliged not to reveal your information (unless you have authorised it for medical scheme reimbursement purposes) and medical schemes are legally obliged to keep the information secure and confidential.

### **What is informed consent?**

According to the law, you have the right to be informed about what your health information, in the form of ICD-10 codes, is going to be used for. Your health care provider may ask you to sign a document called an "informed consent document". This document will explain who is going to see the information and what the information will be used for. When you sign this document it means that you are giving your healthcare provider permission to give your ICD-10 codes to the medical scheme and any other provider whom he/she refers you to, e.g. pharmacist, radiologist, pathologist, etc.

However, there may be some instances where you decide that you would prefer not to disclose your medical information to your medical scheme. In this case, you should be aware of the following:

- Your medical scheme is not obliged to pay the claim/account as they need your health information (ICD-10 codes) in order to do so.
- This means that the medical scheme may not pay for the services rendered and you will be liable for the account.
- Your refusal to provide health information to the scheme makes it difficult for it to conduct clinical and financial risk management.

### **What do I do if I have a problem regarding ICD-10 codes with my medical scheme?**

If you have problems with non-payment of claims due to incomplete or incorrect ICD-10 codes, please contact your medical scheme first to obtain more details.

### **How can I help?**

Check that an ICD-10 code appears on your account BEFORE you leave your doctor's rooms, or any other health care provider's premises. If no code is provided, please ask for one to ensure that your claim can be properly assessed and correctly paid by your medical scheme!

Make sure that all your referral notes (to radiologists, pathologists, etc) and prescriptions from your doctor have an ICD-10 code on it.

Always insist on an ICD-10 code before paying an account yourself so that you can claim the money back from the scheme.

For more information, please contact **Ms Vuyo Sono** the Council for Medical Schemes on (012) 431 0500.