



SLG Benefits & Insurance, LLC

Catastrophic Loss (PCL) List

Important Categories and Guidelines for Identifying Potential Catastrophic Losses

The specific diagnoses listed below are key trigger indications of potentially catastrophic losses. In addition, the following acute medical situations warrant close review and may require case management consultation.

1. Transplants - liver, renal, heart, lung, pancreas, bone marrow and any combinations
2. Hospitalization of a covered person during the past 12 months including:
 - A length of stay request of fourteen (14) days or greater
 - Multiple (three or more hospitalizations)
 - Where interim/cycle bills have been received
 - Where the billed charges exceed \$40,000
3. Home Health Care request that is greater than 20 days
4. Request for transfer to a rehabilitation facility
5. Hyperalimentation (TPN)
6. Home IV antibiotic therapy

1. **AIDS (ICD-9: 042.0-Range) - The following diagnoses may be appropriate for**

Encephalopathy	348.3
Kaposi's Sarcoma	176.9
Pneumocystis Carinii Pneumonia	136.3
Toxoplasmosis	130.9
Bronchial or Pulmonary Candidiasis	112.4
Meningitis	322.9- Range
Tuberculosis	011.9- Range
Cytomegalovirus	771.1

2. **Blood Deficiency Disorder**

Aplastic Anemia	284.9-Range
Disseminated Intravascular Coagulation	286.6

3. **Traumatic Amputation of a Major Limb or Amputation due to Medical Condition (887 - 897 Range)**

4. **Burns – Severe (10% or more of the body with 3rd degree burns or 30% of the body with 2nd degree burns) (946 - 948 Range)**

5. **Cardiovascular Disease (429.2)**

Cardiomyopathy	425.0
Myocardial Infarction	410
Myocarditis	422

Coronary Artery Disease; Multiple Bypass 414

6. Cerebral Vascular Disease with Neurological Deficits

Anoxic Brain Damage	348.1
Multiple fractures, skull/face	803.0
Subarachnoid Hemorrhage	430
Intracerebral Hemorrhage	431
Coma	780.1
Acute Vascular Disease (Stroke - CVA)	436

7. High-Risk Neonatal

Intestinal Mal-absorption	579 - Range
Spina Bifida	741 - Range
Other congenital anomalies of nervous system (including Hydrocephalus and Encephalocele)	742 - Range
Congenital Anomalies of Heart	746 - Range
Short gestation (less than 36 weeks), low birth weight (less than 2,500 grams)	765 - Range
Intrauterine Hypoxia and Birth Asphyxia	768 - Range
Respiratory Distress Syndrome (including Hyaline Membrane Disease)	769
Apnea/Bradycardia	770.8, 768.4
Broncho-Pulmonary Dysplasia(BPD)	770.7
Congenital Anomalies of Digestive System	751 - Range
Lack of Normal Physiological Development	783.4

8. High Risk Obstetrical - Indicators of Risk for Preterm Labor including Hospitalization

Expected multiple gestation (three or more)	651 - Range
Premature Rupture of Membranes	658.1

* Any request for Home Uterine Monitoring or Pregnancy Induced Hypertension Home Monitoring

9. Infectious Diseases

Bacterial Meningitis	320.9
Subacute Bacterial Endocarditis	421.0
Crohn's Disease	555.9
Osteomyelitis	730.2

10. Malignant Neoplasm - Any Site (150-239 Range)

11. Diabetes Mellitus (250) complicated by one or all of the following

Circulatory Disorders
Amputation
Chronic Renal Failure
Cardiac Complications

12. Malignant Neoplasm of the Lymph Nodes (202.9)

13. Trauma-Spinal Injury/Trauma (958; 959) and Closed Head Injury (910)

Quadraplegia	344.0
Paraplegia	344.1
Hemiplegia	342.9
Spinal Cord Injury	952 - Range
Traumatic Brain Injury	853 - Range
Massive Internal Injuries	860

Multiple or Serious Fractures 828

14. Neuromuscular

Amyotrophic Lateral Sclerosis (Lou Gehrig's disease)	335.20
Muscular Dystrophy / Myopathy	359.9
Guillain-Barre	357.0
Cerebral Palsy	343.9
Multiple Sclerosis	340

15. End Stage Renal Disease (585)

* Including Renal Dysfunction / Failure and Dialysis treatment

16. Cystic Fibrosis (277)

17. Chronic Liver Problems

Liver Disease	571
Hepatitis	070

18. Mental Disorders Requiring Hospital Confinement (293; 310)