



دائرة الصحة
DEPARTMENT OF HEALTH

DOH THIQA COVERAGE POLICY ON LASER REFRACTIVE ERROR CORRECTION AND CATARACT (IOL) SURGERY



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Applies to:	DOH licensed Healthcare Providers of Ophthalmic Services. DOH authorized Health Payers. All Health Insurance products and schemes, as applicable.
<p>This Policy should be read in conjunction with related Abu Dhabi and UAE laws, DOH Standards, Policies and Manuals including but not limited to:</p> <ul style="list-style-type: none"> ● HAAD Standard Provider Contract. ● DOH Quality Policy. ● DOH Regulator Manual. ● DOH Healthcare Provider Manual. ● DOH Health Professional Manual. ● DOH Standard on Patient Healthcare Data Privacy. ● DOH Policy on Health Information Exchange. ● Federal Law on Medical Liability. ● Federal Law on the Practice of Human Medicine. 	



ABOUT DEPARTMENT OF HEALTH (DOH)

The Department of Health (DOH) is the regulatory body of the Health System in the Emirate of Abu Dhabi and seeks excellence in Health for the community by regulating and monitoring the health status of the population. DOH defines the strategy for the health system, monitors and analyses the health status of the population and performance of the system. In addition, DOH shapes the regulatory framework for the health system, inspects against regulations, enforce regulations, and encourages the adoption of best practices and performance targets by all health service providers. DOH also drives programs to increase awareness and adoption of healthy living standards among the residents of the Emirate of Abu Dhabi in addition to regulating scope of services, premiums and reimbursement rates of the health system in the Emirate of Abu Dhabi.

The Health System of the Emirate of Abu Dhabi is comprehensive, encompasses the full spectrum of health services and is accessible to all residents of Abu Dhabi. The health system encompasses, providers, professionals, patients, Insurers and the regulator. Providers of health services include public and private services and the system is financed through mandatory health insurance (with the exception to Thiqa) and has three main sources of financing: Employers or Sponsors, the Government and Individuals. The Health Insurance scheme places responsibilities on any Insurer, Broker, Third Party Administrator, Health Provider, Employer, Sponsor (including educational establishments), Limited Income Investors and Insured Persons to participate in the Health Insurance Scheme.



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1. Introduction

The THIQA Health Insurance Scheme covers the cost of Laser refractive surgery and Cataract surgery using (Toric) IOL for UAE Nationals. This policy sets out the medical criteria for insurance coverage of laser aided refractive surgical interventions and cataract surgery using (Toric) IOL under the government funded THIQA health insurance scheme. This Policy also states an exemption from the medical criteria for laser aided refractive surgical interventions for particular occupation groups that must have a perfect vision and are covered under the Thiqa Health Insurance Programme.

This document is not a guideline on clinical management; in no way does it replace the clinical judgement of the physician. This Policy considers the adjudication guidelines and is a guide to administer the schedule of benefits.

2. Definitions

Term	Definition
Medical Necessity	The term “medical necessity” or “medically necessary service” means medical, surgical or other services required for the prevention, diagnosis, cure or treatment of a health-related condition including such services necessary to prevent a detrimental change in either medical or mental health status.
Laser Refractive Eye Surgery	Laser refractive eye surgery is an eye surgery whose primary intention is to improve the refractive state of the eye and decrease or eliminate dependency on glasses or contact lenses, including laser in situ keratomileusis (LASIK) and laser epithelial keratomileusis (LASEK).
Cataract IOL Surgery	Cataract surgery is a procedure to treat cataracts and, in most cases, an artificial lens (IOL) is used to replace the eye lens to treat it from becoming cloudy and eventually affecting the vision caused by the cataract.
Toric intraocular lens (IOLs)	Toric intraocular lens (IOLs) refer to astigmatism correcting intraocular lenses used at the time of cataract surgery to decrease post-operative astigmatism.
Thiqa	Thiqa is a comprehensive health insurance programme offered by the UAE government to UAE nationals.
Thiqa patients	Members of the Thiqa insurance programme.



Payer / Insurer ¹	A national or foreign insurance company, which has the license to carry out the business of insurance in the State in accordance with the health insurance scheme.
Healthcare Provider / Provider	A Healthcare Provider ² is defined in the DOH Healthcare Providers Manual as any person who operates a Healthcare Facility.

3. Background:

Refractive errors happen when the shape of the eye prevents light from focusing directly on the retina that then affects vision causing refractive errors such as nearsightedness (myopia), farsightedness (hyperopia), and astigmatism. Patients may need corrective lenses or refractive surgery for correction or improvement.

Refractive surgery refers to surgical procedures that change the refractive state of the eye and thereby correct vision problems. Such procedures may be carried out using specialized lasers, conventional instrumentation, or a combination of modalities. In most cases, refractive surgical procedures are performed for reducing dependence on glasses or contact lenses.

Cataract surgery is a procedure, performed to treat cataracts. Cataracts can cause blurry vision and increase the glare from lights. Cataract surgery in most cases uses an artificial lens (IOL) to replace the eye lens which is becoming cloudy and eventually affecting the vision caused by cataracts. Toric intraocular lenses (IOLs) refer to astigmatism correcting intraocular lenses used at the time of cataract surgery to decrease post-operative astigmatism.

4. Purpose

The purpose of this policy is to ensure that:

The laser refractive surgical interventions and cataract surgeries using IOL Toric lenses are determined to be medically necessary under the here stated medical criteria to qualify for the THIQA insurance coverage across the Emirate of Abu Dhabi.

5. Scope

This Policy applies to all (Thiqa) government funded schemes, all DOH licensed Healthcare providers (healthcare facilities and professionals) licensed to provide the here stated procedures.

6. Policy Statement

Coverage will be provided for laser refractive surgical procedures and cataract surgeries using IOL Toric intraocular lens when it is determined that such procedures are medically necessary, and fulfill the stated medical criteria.

¹ Chapter VIII. Interpretation and Definitions. Healthcare Insurers Manual

² Chapter II. Healthcare Providers And Facilities, DOH Healthcare Providers Manual



7. Determination and Coverage Approval of Medical Necessity in Laser Refractive Surgical Interventions:

7.1. Determination of Medical Necessity:

Laser refractive surgical procedures are considered medically necessary in cases of:

- Severe myopia score of -6.0 and above;
- High astigmatism score of -3.0 and above;
- High hypermetropia score of +4.0 and above;
- Anisometropia score greater than 3 diopters.

7.2. Case mix and Patient Eligibility:

Case mix and patient eligibility must include the following:

- Patients diagnosed with refractive conditions, including myopia, hyperopia or astigmatism, and
- Determined by the treating specialized physician potentially able to benefit from laser refractive surgery to improve visual acuity, visual function and visual comfort.

8. Determination and Coverage Approval of Medical Necessity in Cataract surgery procedures using Toric IOL:

8.1. Determination of Medical Necessity:

Cataract surgery procedures using Toric IOL are considered medically necessary in cases of:

- Astigmatism equal to or more than 1.25 D in case of against rule of Astigmatism, should be confirmed via Topography not autorefractive.
- Astigmatism above 1.50 D for all cases, should be confirmed via Topography not autorefractive.

8.2. Case mix and Patient Eligibility:

Case mix and patient eligibility must include the following:

- Patients diagnosed with visually significant cataracts and;
- Determined by the treating specialized physician potentially able to benefit from Cataract IOL surgery to improve visual acuity, visual function and visual comfort.

Multifocal IOL is covered in all cases except the exclusion criteria.

Exclusions which are not eligible for multifocal lens if applicable:

- Existing Macular diseases e.g. Macular degeneration, macular scars that compromise the patient's visual potential.
- Corneal scars.
- Irregular Astigmatism.
- Severe optic neuropathies e.g. glaucoma and Ischemic optic neuropathy.
- Previous refractive surgeries.
- Severe Dry eyes or Diabetic Retinopathy.



9. Payment Authorization, Billing, Coding and Physician Documentation Information:

9.1. Payment Authorization:

- For Laser Refractive Surgery: Healthcare insurers must ensure that payment is authorized for the above listed cases where the corrected vision is 20/20, or where the corrected vision with spectacles is less than 20/30 – not a guarantee for payment or a guarantee for result.
- All payers and payer TPAs must comply with the health insurance pre-authorization requirements, where appropriate, for payment for laser refractive surgery and cataract IOL surgery in accordance with this Policy, the patients' health insurance product and consistent with the Standard Provider Contract.

9.2. Billing, Coding and Physician Documentation Information:

- Coding for laser refractive surgery, cataract IOL surgery and related services should be done using the codes classification defined in the Coding Manual published by the Clinical Coding Steering Committee, and in compliance with e-claim requirements.
- Charges for preoperative, intraoperative and postoperative laser refractive surgery, cataract IOL surgery and related services shall be in accordance with the Standard Provider Contract negotiated rates, and in compliance with Mandatory Tariff pricelist and HAAD Claims and Adjudication Rules.
- Details on billing, coding and physician documentation can be found in the billing and adjudication rules published for laser refractive surgery and cataract IOL surgery.

10. Enforcement and Sanctions

DOH-licensed healthcare service providers and insurers must comply with the terms and requirements of this Policy. DOH may impose sanctions in relation to any breach of requirements under this Policy in accordance with the Complaints, Investigations, Regulatory Action and Sanctions Policy, Chapter XI, Healthcare Regulator Manual.



A. References

Available online at:

1. <https://www.haad.ae/HAAD/LinkClick.aspx?fileticket=RedttUXa4p8%3D&tabid=820>
2. <https://www.fda.gov/MedicalDevices/ProductsandMedicalProcedures/SurgeryandLifesciences/LASIK/ucm061366.htm>
3. <https://www.aao.org/munnerlyn-laser-surgery-center/laser-in-situ-keratomileusis-lasik-3>
4. <https://www.aao.org/eyenet/article/keratoconus-questions-solutions>
5. https://www.uptodate.com/contents/refractive-errors-inchildren?source=search_result&search=Aniseikonia&selectedTitle=1~2
6. <http://eyewiki.aao.org/Presbyopia#Management>
7. <https://www.fda.gov/NewsEvents/Newsroom/PressAnnouncements/ucm520560.htm>
8. <https://www.haad.ae/HAAD/LinkClick.aspx?fileticket=nJzUNPaBf2s%3D&tabid=1502>
9. <https://www.mayoclinic.org/tests-procedures/cataract-surgery/about/pac-20384765>
10. https://eyewiki.aao.org/Toric_IOLs