Group Plan Solutions
Benefit Administration
A Division of Pekin Insurance®

Wearable Cardioverter Defibrillators

The following payment policy applies to medically necessary, non-surgical, temporary treatments for individuals who meet criteria for a wearable cardioverter defibrillator rendered by in-network, or out of network providers. Benefits are not guaranteed prior to a claim being submitted and approved. The eligibility of benefits is based on the specific Plan's provisions, exclusions, and limitations. Review the Plan's precertification requirements to determine if precertification is necessary. If there is a difference between this information and your plan documents, your plan documents will be used to determine your coverage.

Description

This document addresses the wearable cardioverter defibrillator, an external vest-like device that monitors heart rhythm and is intended to perform the same function as an implantable cardioverter defibrillator (ICD) by delivering an electrical shock for life-threatening arrhythmia.

Medical Criteria

The wearable cardioverter defibrillator (WCD) must be prescribed by a Cardiologist and will be considered medically necessary for individuals at high risk of sudden cardiac arrest but currently ineligible for an ICD, as a temporary bridge, who meet the following criteria:

- Individuals who are waiting for an implantable cardioverter defibrillator (ICD) AND have one of the following documented medical contraindications to ICD implantation:
    - Individuals with an infectious process or other temporary condition that prohibits immediate implantation of an ICD, or
    - Individuals who have been approved for a heart transplant and are on a waiting list, or
    - Individuals with a documented episode of ventricular fibrillation or ventricular tachycardia, lasting 30 seconds or longer, either spontaneous or induced during a electrophysiologic study, with a waiting period for implantation of an ICD, or
    - Individuals with a previously implanted device that is malfunctioning, or condition such as an infection, who require a waiting period before ICD implantation.
- An individual who has an increased risk of sudden cardiac death that may resolve over a period of time, or treatment of left ventricular dysfunction such as: ischemic heart disease with recent revascularization, newly diagnosed non-ischemic dilated cardiomyopathy in an individual starting medical therapy, myocarditis, or secondary cardiomyopathy in which the underlying cause is treatable.
- The maximum allowable approval period shall not exceed 90 days.

Not Medically Necessary or Investigational

The wearable cardioverter defibrillator will be considered investigational and not medically necessary for the following conditions:

- Individual with a terminal illness who has a life expectancy of 6 months or less, or
- Individuals with a non-arrhythmic risk that is expected to significantly exceed the arrhythmic risk.