

Policy Number: CP-AMCR24-001A

Original Effective Date: August 1, 2024  
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## Post Stabilization Care

The purpose of this policy is to provide clarity and specificity for post-stabilization care services that are covered services: Related to an emergency medical condition, provided after a member is stabilized, and provided to maintain the stabilized condition, or under certain circumstances (see below) to improve or resolve the member’s condition.

### DISCLAIMER

*Coverage Policies are developed to assist in identifying coverage for Aspirus benefits under Aspirus’s health plans. They are intended to serve only as a general reference regarding Aspirus’s administration of health benefits and are not intended to address all issues related to coverage for health services provided to Aspirus members.*

*These services may or may not be covered by all Aspirus products (refer to product section of individual coverage policy for product-specific detail). Providers are encouraged to have their Aspirus patient refer to their Aspirus plan documents (Evidence of Coverage/Member Handbook/Member Contract) for specific coverage information. If there is a conflict between a coverage policy and the Aspirus Health plan document the Aspirus Health plan document is used to determine coverage.*

*Medicare products may provide different coverage for certain services, which may be addressed in different policies. For Medicare National Coverage Determinations (NCD), Local Coverage Determinations (LCD), and/or Local Coverage Articles, please consult CMS, National Government Services, or CGS websites.*

*Coverage Policies do not constitute medical advice. Providers are responsible for submission of accurate and compliant claims.*

### Product Summary

This coverage policy applies to the following Aspirus products:

Aspirus product	Applies to
Aspirus Medicare Advantage Elite (PPO)	✓
Aspirus Medicare Advantage Essential Rx (PPO)	✓

**Benefit category:**  
**Emergency Care**

## Definitions or summary

### **Post-stabilization care services** are:

- Related to an emergency medical condition.
  - Provided after a member is stabilized; and
  - Provided to maintain the stabilized condition, or under certain circumstances, to improve or resolve the member's condition (see below).
- \* *For purposes of cost-sharing, post-stabilization care services begin when the patient is stabilized and the emergency ends.*
- \* *Member cost share for post-stabilization care services may not be greater than what the member's responsibility would be if services had been obtained or received through an In-network provider.*

### **Emergency**

- An emergency medical condition exists when acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, with an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:
  - Jeopardy to the health of the individual or, in the case of a pregnant woman, the health of the woman or her unborn child; or
  - Serious impairment to bodily functions; or
  - Serious dysfunction of any bodily organ or part; loss of limb or loss of function of limb; or
  - Injury, illness, severe pain, or medical condition that is worsening; or
  - To prevent loss of life.

### **Emergency Services**

- Emergency services are inpatient and outpatient services that are:
- Furnished by a provider qualified to furnish emergency services; and
- Needed to evaluate, treat, or stabilize an emergency medical condition

### **Stabilization of an Emergency Medical Condition**

- The physician treating the member must decide when the member may be considered stabilized for transfer or discharge, and that decision is binding on the health plan.
- Decision may be based on distance or member's post discharge need for care
- For transfers from one inpatient setting to another inpatient setting, a member or person authorized to act on his or her behalf who disagrees with the decision and believes the member cannot safely be transferred may request that the health plan pay for continued out-of-network services. If the health plan declines to pay for the services, appeal rights are available to the member.

### **Clinically Stable**

- The point in a member's condition when no material deterioration of the condition is likely, within reasonable medical probability, to result from or occur during discharge or transfer from the hospital.

### End of Post Stabilization

- Financial responsibility for post-stabilization care services not pre-approved by the health plan ends when:
  - A plan (in-network) physician with privileges at the treating hospital assumes responsibility for the member's care.
  - A plan (in-network) physician assumes responsibility for the member's care through transfer.
  - A health plan representative and the treating physician reach an agreement concerning the member's care; or
  - The member is discharged.

## Coverage policy

### Covered

- Cost sharing for necessary emergency services furnished out-of-network is the same as services furnished in-network.
- If a member needs inpatient care at an out-of-network hospital after their emergency condition is stabilized, *they must return to a network hospital for their care to continue to be covered.*

### Not covered

- Post discharge care unless authorized by Aspirus Health Plan

### Worldwide emergency care

- Applies to emergency care outside the United States and its territories.
- Services furnished by a provider qualified to furnish emergency services and needed to evaluate or stabilize an emergency medical condition.
- Services provided after stabilization that are required to maintain the condition.
- Post-stabilization services end at discharge.
- Ground ambulance for emergency transportation to the nearest appropriate hospital for emergency care.

### Exclusions that apply to *Worldwide emergency care*:

- Air ambulance (fixed wing or rotary wing) outside the U.S. & its territories is not covered.
- Transportation back to the United States or its territories is not covered.
- Prescriptions that are filled by pharmacies outside the United States, even if for a medical emergency.

### **NOTE: For Emergency Services Outside the U.S. and its territories**

- Services received out of the U.S. and its territories may need to be paid for at the hospital/facility at the time of discharge.

For member reimbursement of emergency and post stabilization charges incurred outside the United States and its territories, member needs to submit an itemized bill of service received, medical records, and proof of payment translated into English and U.S. currency and send to Aspirus Claims Reimbursement.

CPT/ HCPCS/ICD-10 Codes		
<p><i>*Note: If available, codes are listed below for informational purposes only, and do not guarantee member coverage or provider reimbursement. This list may not be all-inclusive.</i></p>		
CPT®, HCPCS or ICD-10 CODES	Modifier	Narrative Description

\*CPT is a registered trademark of the American Medical Association.

Prior authorization
<b>Not required</b>

Related policies and documentation	
<p><i>References to other policies or documentation that may be relevant to this policy</i></p>	
Policy Number	Policy Description
None	

References and source documents
<p><i>Links to the Aspirus contracts, Center for Medicare and Medicaid Services (CMS), and other relevant documents used to create this policy</i></p>
<p><a href="#">Aspirus Elite Medicare Evidence of Coverage (EOC)</a></p>
<p><a href="#">Aspirus Essential Rx Medicare Evidence of Coverage (EOC)</a></p>
<p>Centers for Medicare &amp; Medicaid Services: 42 cfr 438.114 Emergency and post-stabilization services</p>
<p>Centers for Medicare &amp; Medicaid Services: 42 cfr 422.113 Special Rules for emergency, maintenance, and post-stabilization care</p>

Coverage policy development and revision history		
Version	Date	Note(s)
V1	8/1/2024	New policy Aspirus
V2	10/8/2024	Annual Review, updated effective date, removed row from product, added bullets to Emergency services, Link still work for 2024, updated disclaimer based on the actual verbiage from the new disclaimer
V3	10/8/25	Annual Review, Eff date 2026, updated post-stabilization info asterisk info, removed info from covered, added info to Noted info, bolding removed from words . Removed redundant/duplicate "post stabilization care services" in definitions.