

## **Renewal Information Required**

For renewal of Stop Loss Policy, GreenWood International Insurance Services, Inc will need the following information to satisfy the requirements for disclosure.

1. All pre-certifications issued within 6 months of the policy term date requiring a hospital stay of 10 days or more.
2. All incurred claims that may be reasonably expected to exceed 50% of the specific retention amount should be reported. This includes claims that are pending with the Third Party Administrator, as well as any known hospital confinements for which hospital bills have not been received. We have included with this fax transmission a copy of the ICD 9 Trigger codes to identify possible large claims.
3. Notification of any claim that is at 100% of the Specific Deductible
4. We also need the current prognosis on each of the claimants from above
5. Any plan design changes
6. LCM on all individuals in excess 100% of the deductible, or who are ongoing claims situations
7. Current census
8. Most recent aggregate report

Please forward this information to Bonnie Walsh at [bwalsh@gwigroup.com](mailto:bwalsh@gwigroup.com)

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### **GreenWood International Trigger ICA 9's and DRG's**

#### **CARDIAC**

Acute Rheumatic Fever and Chronic Rheumatic Heart Disease	ICD-9 codes 390-392, 393-398; DRG 104, 105
Hypertensive Disease	ICD-9 codes 401-405, DRG 103, 124
Ischemic Heart Disease	ICD-9 codes 410-414; DRG 106, 108, 122, 144
Diseases of Pulmonary Circulation	ICD-9 codes 415-417; DRG 108, 144
Other Forms of Heart Disease	ICD-9 codes 420-429; DRG 104, 105, 108, 110, 138
Congenital Cardiac Anomalies	ICD-9 codes 746-748; DRG 103, 104, 105, 108

Surgical Intervention	DRG 103, 106, 107
In addition	cardiac condition which could result in a claim > \$50,000.

### TRANSPLANT

Renal	ICD-9 codes 250.4, 250.9, 271.4, 581-591, 401-405; DRG 294, 302, 316, 317
Liver	ICD-9 codes 570-573.9, 960-967, 980; DRG 205, 449, 451, 454, 480
Pancreas	ICD-9 codes 250; DRG 204, 294-295
Lung	ICD-9 codes 277, 493, 494, 500-508, 518, 519; DRG 79, 88, 92, 93, 101, 102
Heart Transplant	see Cardiac Referral Guidelines / Criteria
Bone Marrow Transplant	ICD-9 codes 170-176, 195, 198.3-199, 200-208.08; DRG 257-258, 274, 275, 400-406
In addition	any condition within these diagnostic categories you feel could result in a catastrophic claim.

### HIGH RISK MATERNITY AND PRE-TERM/NEONATAL

High Risk Maternity	ICD-9 codes 760-763, 761; DRG 379, 383
Pre-term infants / Neonates	ICD-9 codes 751, 756, 760-763, 764-779, 783.4; DRG 385, 386, 387

### CANCER

Malignant Neoplasm of Lip, Oral Cavity and Pharynx	ICD-9 codes 140-149; DRG 82
Malignant Neoplasm of Digestive Organs and Peritoneum	ICD-9 codes 150-159; DRG 172, 203
Malignant Neoplasm of Bone, Connective Tissue, Skin and Breast	ICD-9 codes 170-176, 179-189; DRG 274, 239
Malignant Neoplasm of Bone, Connective Tissue, Skin and Breast	240, 244, 366, 346
Malignant Neoplasm of Other and Unspecified Sites	ICD-9 codes 190-199; DRG 10, 11, 400, 401, 405, 406, 409, 410, 492, 413
Malignant Neoplasm of Lymphatic Tissue	ICD-9 codes 200-208; DRG 400, 405, 408, 409, 410, 473
Neoplasm's Classified by Site	ICD-9 codes 235-238; DRG 473, 492

### ACQUIRED IMMUNE DEFICIENCY SYNDROME (related diagnoses)

Leukoencephalopathy, multifocal, progressive	ICD-9 code 046.3
Pneumocyclosis	ICD-9 code 136.3
Central Nervous System Disease, unspecified	ICD-9 code 049.9

Toxoplasmosis	ICD-9 code 130
Kaposi's Sarcoma	ICD-9 code 176
Lymphosarcoma	ICD-9 code 202.6
Encephalitis	ICD-9 code 323.9
Myocarditis, acute	ICD-9 code 422.9
Pneumococcal pneumonia	ICD-9 code 481

## GreenWood International Trigger DRG'S

### DRG

### Description

#### Cancer

10	Nervous System Neoplasm w/ Cc
11	Nervous System Neoplasm w/o Cc
82	Respiratory Neoplasm's
172	Digestive Malignancy w/ Cc
173	Digestive Malignancy w/o Cc
203	Malignancy of Hepatobiliary System or Pancreas
274	Malignant Breast Disorder w/ Cc
275	Malignant Breast Disorder w/o Cc
400	Lymphoma & Leukemia w/ Major O.R. Procedure
401	Lymphoma & Non-Acute Leukemia w/ other O.R. Procedure w/ Cc
402	Lymphoma & Non-Acute Leukemia w/ other O.R. Procedure w/o Cc
403	Lymphoma & Non-Acute Leukemia w/ Cc
404	Lymphoma & Non-Acute Leukemia w/o Cc
405	Acute Leukemia w/o Major O.R. Procedure Age 0-17
406	Myeloprolif Disorder or Poorly Diff Neoplasm w/ major O.R. Procedure w/ Cc
407	Myeloprolif Disorder or Poorly Diff Neoplasm w/ major O.R. Procedure w/o Cc
408	Myeloprolif Disorder or Poorly Diff Neoplasm w/ other O.R. Procedure
410	Chemotherapy
411	History of Malignancy w/o Endoscopy
412	History of Malignancy w/ Endoscopy
413	Other Myeloprolif Disease or Poorly Diff Neoplasm Diagnosis w/ Cc
414	Other Myeloprolif Disease or Poorly Diff Neoplasm Diagnosis w/o Cc
473	Acute Leukemia w/o Major O.R. Procedure > 17
172	Chemotherapy with Acute Leukemia as Secondary Diagnosis

#### Cardiovascular

104	Cardiac Valve Procedure w/ Cardiac Cath
150	Cardiac Valve Procedure w/o Cardiac Cath
106	Coronary Bypass w/ Cardiac Cath
108	Other Cardiothoracic Procedures
110	Major Cardiovascular Procedures w/ Cc
121	Circulatory Disorder w/ Ami & C.V. Comp Disoh Alive
123	Circulatory Disorder w/ Ami, Expires
124	Circulatory Disorders Except Ami, w/ card Cath & Complex Diagnoses
135	Cardiac Congenital & Valvular Disorders Age > 17 w/ Cc
137	Cardiac Congenital & Valvular Disorders Age 0-17
138	Cardiac Arrhythmia & Conduction Disorders w/ Cc
144	Other Circulatory System Diagnoses w/ Cc
172	Percutaneous Cardiovascular Procedures
125	Circulatory Disorders Except Ami, w/ Card Cath w/o Complex Diagnoses

## High Risk Maternity / Neonates

385	Neonates, Died or Transferred to Another Acute Care Facility
386	Extreme Immaturity or Respiratory Distress Syndrome, Neonate
387	Prematurity w/ Major Problems

## Organ Transplant

103	Heart Transplant
302	Kidney Transplant or Kidney / Pancreas Transplant
316	Renal Failure
480	Liver Transplant
481	Bone Marrow Transplant

## Burns and Trauma

439	Skin Grafts for Injuries
440	Wounded Debridements for Injuries
442	Other O.R. Procedures for Injuries w/ Cc
172	Traumatic Injury Age > 17 w/ Cc
446	Traumatic Injury Age 0-17
484	Craniotomy for Multiple Significant Traumas
485	Limb Reattachment, Hip and femur Procedure for Multiple Significant Trauma
486	Other O.R. Procedures for Multiple Significant Traumas
456	Burns, Transferred to another Acute Care Facility
457	Extensive Burns w/o O.R. Procedure
472	Extensive Burns w/ O.R. Procedures

## **GreenWood International Insurance Services, Inc.**

While we are preparing a quote for your client's renewal, why not have us produce a quote for Group Life, AD&D, Short Term Disability and/or Long Term Disability Insurance..

Reasons to have us prepare a quote:

- Check-bid existing coverage for rate or plan competitiveness
- Secure your position with your client by:
  - Moving other lines of coverage from competing broker to you
  - Enhancing existing coverage
  - Improving or firming up existing rates/rate guarantee periods
- Increase your commission income

### **Data needed for a quote:**

#### Group Life and AD&D:

*Groups of less than 400 lives:*

- Plan Booklet or complete description of benefit plan
- Census of employees: Gender, Date of birth, Earnings, Job Title
- Present and/or renewal premium rate

*Groups of 400 lives or more:*

- Plan Booklet or complete description of benefit plan
- Census of employees: Gender, Date of birth, Earnings, Job Title
- Premium rate history for past 3 years
- Premium & claims history for past 3 years (including premium waivers)

#### Short Term Disability::

*Groups of less than 125 lives:*

- Plan Booklet or complete description of benefit plan
- Census of employees: Gender, Date of birth, Earnings, Job Title
- Present and/or renewal premium rate

*Groups of 125 lives or more:*

- Plan Booklet or complete description of benefit plan
- Census of employees: Gender, Date of birth, Earnings, Job Title
- Premium rate history for past 3 years
- Premium & claims history for past 3 years

#### Long Term Disability::

*Groups of less than 300 lives:*

- Plan Booklet or complete description of benefit plan
- Census of employees: Gender, Date of birth, Earnings, Job Title
- Present and/or renewal premium rate

*Groups of 300 lives or more:*

- Plan Booklet or complete description of benefit plan
- Census of employees: Gender, Date of birth, Earnings, Job Title
- Premium & claims history for past 3 years
- Listing of open claims, including age of disabled person, claim amount, and nature of disability of each open claim.
- If possible close claim information for past 3 years