

Polycystic Ovary Syndrome Management Adjudication Guideline

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Medical

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1. Abstract

1.1 For Members

Polycystic Ovarian Syndrome (PCOS) is a common condition that affects women of reproductive age in which there is imbalance in female sex hormones that leads to irregular menstrual cycle, acne, obesity, excess facial hair, and infertility. Symptoms of PCOS can differ from person to person and may change over time and often occur without a clear trigger.

PCOS is one of the most common causes of anovulation and a leading cause of infertility. PCOS runs in families, and ethnicity plays a role in the manifestations of the syndrome.

Investigations and treatment directed towards the hyperandrogenic (excessive production and/or secretion of sex hormones) features are not covered for any plans administered by Daman. Daman covers treatment of menstrual irregularities related to PCOS in unmarried women. In married women, coverage of the investigations and treatment of PCOS is subject to policy terms and conditions.

1.2 For Medical Professionals

Investigations and treatment directed to towards the hyper-androgenic features (cosmetic) of PCOS are not covered for any plans administered by Daman. Daman covers treatment of menstrual irregularities related to PCOD in unmarried women. In married women, coverage of the investigations and treatment of PCOS is subject to policy terms and conditions. Infertility resulting from PCOS/related to PCOS is not covered for any plans administered by Daman unless the plan has specific coverage for infertility.

The Rotterdam criteria state that Polycystic Ovary Syndrome (PCOS) can be diagnosed in adults if at least **two of three** following features are present:

1. **Ovulatory Dysfunction:** Irregular, infrequent, or absent menstrual periods.
2. **Hyperandrogenism:** High levels of male hormones, confirmed by physical signs (e.g., excess body hair, acne) or blood tests.
3. **Polycystic Ovaries:** An ultrasound confirming enlarged ovaries with a high follicle count, or elevated Anti-Müllerian Hormone (AMH).

2. Scope

This Adjudication rule aims to specify the coverage of diagnosis and management of polycystic ovarian syndrome for all health insurance plans administered by Daman.

3. Adjudication Policy

3.1 Eligibility / Coverage Criteria

Coverage of Investigations and treatment of PCOS in unmarried women:

Plan	PCOS diagnosis	Menstrual abnormalities diagnosis	Hyper-androgenic features (cosmetic)****
Basic	Not covered*	Covered	Not covered
Enhanced	Covered**	Covered	Not covered
Thiqa	Covered***	Covered	Treatment of the cosmetic feature will not be covered, but the treatment of PCOS will be covered
Visitor	Not covered	Not covered	Not covered

*Unless otherwise proven that the treatment is targeted to menstrual disturbance.

**Unless related to cosmetic.

***Unless related to cosmetic or obesity.

****For acne & obesity, refer to respective adjudication rules.

Investigations and treatment directed to cosmetic conditions are considered as General exclusion of Daman policies unless specifically mentioned in the schedule of benefit. Hence treatments of hyper-androgenic features (hirsutism, acne, voice deepening and increased muscle mass) are not covered for policies administered by Daman.

Coverage of Investigations and treatment of PCOS in married women:

Plan	PCOS diagnosis	Menstrual abnormalities diagnosis	Hyper-androgenic features (cosmetic)****	Diagnosis is infertility related PCOS
Basic	Not covered	Not Covered	Not covered	Not covered
Enhanced	Not covered	Not covered	Not covered	Not covered
Thiqa	Covered	Covered	Treatment of the cosmetic feature will not be covered, but the treatment of PCOS will be covered	Covered
Visitor	Not covered	Not covered	Not covered	Not covered

Management of PCOS associated conditions:

Lifestyle changes — Weight loss of ~5% can significantly improve symptoms. Healthy eating, regular exercise, and BMI monitoring are core first-line approaches; dietitian support may be offered.

Hormonal treatments for irregular or absent periods — The combined oral contraceptive pill or intermittent progestogen courses can regulate or induce periods and reduce endometrial cancer risk. Hormonal IUS devices also keep the womb lining thin.

Additional Related treatments — Infertility related issues may be covered in line with the published adjudication rules for In Vitro Fertilization and Assisted Reproductive techniques, including usage of any stimulating gonadotrophic medications/clomifene. Statins may be considered, when indicated for PCOS associated high cholesterol.

3.2 Requirements for Coverage

ICD and CPT codes must be coded to the highest level of specificity.

3.3 Non-Coverage

Investigations and treatment directed to hyper-androgenic features (cosmetic) of PCOS are not covered for any health insurance plan administered by Daman. Infertility resulting from PCOS/ related to PCOS is not covered for any health insurance plan administered by Daman unless the plan has specific coverage for infertility. The coverage benefit is available only to married females.

In unmarried females, Daman does not cover the expense of investigations and treatment of PCOS unless otherwise the treating doctor proves that the treatment is

related to menstrual abnormalities like oligomenorrhea, amenorrhea or irregular periods. Treatment of oligomenorrhea/ amenorrhea/ irregular menstrual cycle enhances ovulation.

Hence Daman considers this treatment as related to infertility and does not cover it for married women for all plans except the plans with specific coverage for infertility.

3.4 Payment and Coding Rules

All ICD and CPT Codes must be coded to the highest specificity

4. Denial Codes

Code	Code Description
MNEC-003	Service is not clinically indicated based on good clinical practice
MNEC-004	Service is not clinically indicated based on good clinical practice, without additional supporting diagnoses/activities
NCOV-003	Service(s) is (are) not performed (used after audit)
NCOV-001	Diagnosis(es) is (are) not covered
NCOV-003	Service(s) is (are) not covered

5. Appendices

5.1 References

- <https://pmc.ncbi.nlm.nih.gov/articles/PMC10047373/>
- <https://www.nhs.uk/conditions/polycystic-ovary-syndrome-pcos/treatment/>
- <https://www.who.int/news-room/fact-sheets/detail/polycystic-ovary-syndrome>
- <https://www.ncbi.nlm.nih.gov/books/NBK459251/>
- <https://pmc.ncbi.nlm.nih.gov/articles/PMC9964744/>
- <https://www.uptodate.com/contents/diagnosis-of-polycystic-ovary-syndrome-in-adults>
- <https://www.uptodate.com/contents/treatment-of-polycystic-ovary-syndrome-in-adults>
- https://www.monash.edu/__data/assets/pdf_file/0003/3371133/PCOS-Guideline-Summary-2023.pdf

5.2 Revision History

Date	Change(s)
01/06/2012	V 1.0 <ul style="list-style-type: none"> Creation of Adjudication Guideline-External Instruction Template.
01/08/2018	V2.0 <ul style="list-style-type: none"> New Template
25/03/2021	V3.0 <ul style="list-style-type: none"> New Template
30/12/2024	V4.0 <ul style="list-style-type: none"> New Template References updated
30/03/2025	V4.1 <ul style="list-style-type: none"> General Content and Reference Update
14/05/2025	V4.2 <ul style="list-style-type: none"> Addition of WHO definition, General content review
16/06/2026	V4.3 <ul style="list-style-type: none"> Addition of Rotterdam Diagnostic Criteria Eligibility Section Updated References updated

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