

# Vitiligo and Dyschromia Management Adjudication Guideline

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Medical

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## Table of Contents

1	Abstract .....	3
	1.1 For Members.....	3
	1.2 For Medical Professionals.....	3
2	Scope .....	3
3	Adjudication Policy.....	3
	3.1 Eligibility/Coverage Criteria .....	3
	3.2 Requirements for Coverage .....	4
	3.3 Non-Coverage .....	5
	3.4 Payment and Coding Rules .....	5
4	Denial Codes.....	5
5	Appendices .....	6
	5.1 References .....	6
	5.2 Revision History .....	6

## 1 Abstract

### 1.1 For Members

Dyschromia refers to an irregular or patchy discoloration of the skin. Vitiligo is a skin condition in which there is loss of pigment from the skin, resulting in irregular white patches that feel like normal skin.

Treatment of Dyschromia and Vitiligo is not covered for any health insurance plan administered by Daman, except for those plans with the specific benefit, subject to policy terms and conditions.

### 1.2 For Medical Professionals

Vitiligo is a complex disease whose pathogenesis results from the interaction of genetic components, metabolic factors linked to cellular oxidative stress, melanocyte adhesion to the epithelium, and immunity (innate and adaptive), which culminate in aggression against melanocytes. In vitiligo, melanocytes are more sensitive to oxidative damage, leading to the increased expression of proinflammatory proteins

## 2 Scope

This guideline outlines Daman's coverage of Vitiligo and Dyschromia for all health insurance plans administered by Daman.

## 3 Adjudication Policy

### 3.1 Eligibility/Coverage Criteria

Daman does not cover any treatment directed towards Dyschromia for all health insurance plans administered by Daman. Treatment of Vitiligo is covered only for those plans with the specific benefit, subject to policy terms and conditions.

Narrowband ultraviolet B is offered as first-line phototherapy for vitiligo when topical therapy is inadequate and/or when disease is extensive or progressive, The recommendation to offer narrowband ultraviolet B as first-line phototherapy for vitiligo is graded as a strong recommendation for use.

Narrowband ultraviolet B can be used alone when topical corticosteroids are contraindicated or when systemic immunosuppression is not justified. In rapidly progressive vitiligo, oral corticosteroids may be combined with narrowband ultraviolet B to improve disease stabilization and repigmentation.

A 15-20% BSA affected by Vitiligo is considered as appropriate for therapy in line with international best practice, continued coverage is guided by the VASI score which must contain documentation of improvement, where a 50% improvement after NB-UVB therapy indicates significant improvement.

### VASI Score Table

VASI finding	Interpretation
0	No depigmented skin detected
0.1 to 1.0	Increasing burden of vitiligo based on involved hand units and degree of residual depigmentation
Lower follow-up VASI than baseline	Improvement after treatment
Higher follow-up VASI than baseline	Worsening after treatment
Percent decrease in VASI	Quantifies treatment response; larger percentage decrease indicates greater repigmentation

### VASI Percentage Table

Degree of depigmentation within a lesion	VASI percentage equivalent
Complete depigmentation	100%
Specks of pigment present	90%
Pigmented area exceeds depigmented area	75%
Depigmented and pigmented areas are equal	50%
Only specks of depigmentation present	10%

### Example Table: How to Calculate VASI

Body Region	Baseline VASI (%)	Follow-up VASI (%)	Change (%)
Right Arm	40%	20%	-20% (50% improvement)
Left Leg	60%	45%	-15% (25% improvement)
Face	25%	10%	-15% (60% improvement)
Total	125%	75%	-50% (40% overall improvement)

## 3.2 Requirements for Coverage

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

### 3.3 Non-Coverage

Treatment of vitiligo will not be covered for any health insurance plan administered by Daman except UAE Plus (SEHA) and Thiqa. Daman does not cover any treatment directed towards dyschromia.

### 3.4 Payment and Coding Rules

Please apply the regulator's payment rules and regulations and relevant coding manuals for ICD, CPT, etc.

#### Adjudication Examples

##### Example 1

- Question: A 26-year-old female patient holding an international plan was diagnosed with vitiligo and has been advised PUVA by her treating dermatologist.
- Answer: The treatment will not be covered for this patient.

##### Example 2

- Question: A 35-year-old male patient holding UAE Plus (SEHA) plan, diagnosed with vitiligo, has been advised to undergo PUVA.
- Answer: The treatment will be covered for this gentleman.

## 4 Denial Codes

Code	Code Description
NCOV-001	Diagnosis(es) is (are) not covered
MNEC-003	Service is not clinically indicated based on good clinical practice
AUTH-001	Prior approval is required and was not obtained
AUTH-005	Claim information is inconsistent with preauthorized services
NCOV-003	Service(s) is (are) not covered

## 5 Appendices

### 5.1 References

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### 5.2 Revision History

Date	Change(s)
01/11/2011	V1.0
01/07/2013	V2.0 New template
15/07/2014	V3.0 <ul style="list-style-type: none"> <li>Restored original effective date</li> <li>Disclaimer updated</li> </ul>
11/06/2025	V4.0 <ul style="list-style-type: none"> <li>General Content Review</li> <li>Template Updated</li> <li>References Updated</li> </ul>
15/06/2026	V4.1 <ul style="list-style-type: none"> <li>Eligibility Section Updated</li> <li>VASI Scoring Added</li> <li>References Updated</li> </ul>

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