# Coverage Summary

## Emergent/Urgent Services, Post-Stabilization Care and Out-of-Area Services

**Policy Number:** E-006  
**Products:** UnitedHealthcare Medicare Advantage Plans  
**Original Approval Date:** 09/25/2008  
**Approved by:** UnitedHealthcare Medicare Benefit Interpretation Committee  
**Last Review Date:** 10/16/2018

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The benefit information in this Coverage Summary is based on existing national coverage policy, however, Local Coverage Determinations (LCDs) may exist and compliance with these policies is required where applicable.

There are instances where this document may direct readers to a UnitedHealthcare Commercial Medical Policy, Medical Benefit Drug Policy, and/or Coverage Determination Guideline (CDG). In the absence of a Medicare National Coverage Determination (NCD), Local Coverage Determination (LCD), or other Medicare coverage guidance, CMS allows a Medicare Advantage Organization (MAO) to create its own coverage determinations, using objective evidence-based rationale relying on authoritative evidence (*Medicare IOM Pub. No. 100-16, Ch. 4, §90.5*).

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### I. COVERAGE

**Coverage Statement:** Emergency and urgent services rendered within the United States are covered when Medicare coverage criteria are met.

Medicare does not cover emergency and urgent services provided outside of the United States. Some UnitedHealthcare Medicare Advantage plans may provide coverage for out-of-area emergent/urgent services rendered outside the United States. To determine if coverage is available, refer to the member’s Evidence of Coverage for coverage information, which may include specific location or other applicable limitations.
Guidelines/Notes:

1. **Emergency Services**

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

   An emergency medical condition is a medical condition manifesting itself by 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:
   - Serious jeopardy to the health of the individual or, in the case of a pregnant woman, the health of the woman or her unborn child;
   - Serious impairment to bodily functions; or
   - Serious dysfunction of any bodily organ or part.

   **Note:** Emergency medical condition status is not affected if a later medical review found no actual emergency present.

   See the *Medicare Managed Care Manual, Chapter 4, §20.2 – Definitions of Emergency and Urgently Needed Services*. (Accessed October 3, 2018)

2. **Urgently-needed Services**

   Urgently-needed services are covered services that:
   - Are not emergency services as defined in this section but are medically necessary and immediately required as a result of an unforeseen illness, injury, or condition;
   - Are provided when the member is temporarily absent from the plan’s service (or, if applicable, continuation) area, or under unusual and extraordinary circumstances, when the member is in the service or continuation area, and the network is temporarily unavailable or inaccessible; and
   - It was not reasonable given the circumstances to wait to obtain the services through the plan network.

   **Note:** We note that an MA organization may choose to cover services outside the network at higher cost-sharing for non-emergency services obtained outside network providers’ normal business hours (e.g., covering services at an urgent care center on weekends or holidays).

   See the *Medicare Managed Care Manual, Chapter 4, §20.2 – Definitions of Emergency and Urgently Needed Services*. (Accessed October 3, 2018)

3. **Post-stabilization Care Services**

   Post-stabilization care services are covered services that are:
   - Related to an emergency medical condition;
   - Provided after an member is stabilized; and
   - Provided to maintain the stabilized condition, or under certain circumstances (see below), to improve or resolve the member’s condition.

4. **Follow-up Care**
   While it is preferred that follow-up care be provided through deemed or contracted providers, follow-up care will be covered as long as the care required continues to meet the definition of either emergency services or urgently needed services. See Guideline 1 and Guideline 2 above.

5. **Ambulance Services**
   Ambulance for emergency transportation, including ambulance services dispatched through 911 or its local equivalent, when either an emergency situation exists as defined above or other means of transportation would endanger the beneficiary’s health, are covered.
   
   See the Medicare Managed Care Manual, Chapter 4, §20.1 – Ambulance Services. (Accessed October 3, 2018)

   Also see the Coverage Summary for Ambulance Services.

   For additional instructions pertaining to out-of-area services, post-stabilization and transportation care, refer to the Provider Manual and/or the member Evidence of Coverage (EOC).

## II. DEFINITIONS

## III. REFERENCES


## IV. REVISION HISTORY

04/01/2019   Updated policy introduction; added language to clarify:
   - There are instances where [the Coverage Summary] may direct readers to a UnitedHealthcare Commercial Medical Policy, Medical Benefit Drug Policy, and/or Coverage Determination Guideline (CDG)
   - In the absence of a Medicare National Coverage Determination (NCD), Local Coverage Determination (LCD), or other Medicare coverage guidance, CMS allows a Medicare Advantage Organization (MAO) to create its own coverage determinations, using objective evidence-based rationale relying on authoritative
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10/16/2018 Annual review with no updates.

10/17/2017 Annual review with no updates.

10/18/2016 Annual review with no updates.

11/17/2015 Annual review with no updates.

11/18/2014 Annual review with the following updates:

Coverage Statement
- Removed duplicate statement pertaining to emergency and urgent services provided outside the United States.

Guideline 1 (Emergency Services)
- Updated coverage language and added the definitions of “Emergency Medical Condition” and Emergency Services” based on the referenced Managed Care Manual, Chapter 4, Section 20.2 – Definitions of Emergency and Urgently Needed Services

Guideline 2 (Urgently-needed Services)
- Updated coverage language and added the definition of “Urgently-needed Services” based on the referenced Managed Care Manual, Chapter 4, Section 20.2 – Definitions of Emergency and Urgently Needed Services

Guideline 3 (Post-stabilization Care Services)
- Updated coverage language and added the definition of “Post-stabilization Care Services” based on the referenced Managed Care Manual, Chapter 4, Section 20.5 – Post-Stabilization Care Services

Guideline 5 (Ambulance Services)
- Updated language based on the referenced Managed Care Manual, Chapter 4, Section 20.1 – Ambulances Services

Guideline 6 (Out-of-Area Services, Post-stabilization and Transportation Care Guidelines)
- Removed guideline and added language to indicate: For additional out-of-area services, post-stabilization and transportation care instructions, refer to the Provider Manual and/or the member Evidence of Coverage (EOC).

Definitions
- Moved the following definitions to the Guideline section:
  - Emergency Medical Condition
  - Emergency Services
  - Post-stabilization Care Services
  - Urgently-needed Services
- Remove the definitions of:
  - Emergency Department (no CMS reference available)
  - Unusual and Extraordinary Circumstances (already in the Guideline section)
  - Urgent Care (no CMS reference available)

12/17/2013 Annual review with no updates.

12/17/2012 Annual review; Guidelines #6 (Out-of-Area Services, Post-stabilization and
Transportation Care Guidelines) updated, i.e., deleted “For UnitedHealthcare MedicareComplete members only” and added “The following benefit description may vary from original Medicare.”

12/19/2011  Annual review with no updates.

11/16/2010  Updated to further clarify coverage for emergency/urgent services provided outside of the United States.

08/25/2010  Added a note pertaining to the UnitedHealthcare Passport Program.