

## Cardiac Monitors

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**Also known as** The following list does NOT include all available brand names.

1. Continuous recorder
  - Holter monitor
2. Event Monitor
  - eTrigger Transtelephonic Cardiac Event Monitor
  - IMD Model 1200m Transtelephonic Cardiac Event Monitor
  - Life Support Systems ER920 Loop Event Monitor
3. Long Term Ambulatory Cardiac Rhythm Monitors
  - Zio Event Card
  - ZioPatch
4. Real-Time Mobile Cardiac Outpatient Telemetry (RT-MCOT)
  - Cardionet MCOT
  - HEARTLink II
  - LifeStar ACT
  - NUVANT MCT
  - TruVue
  - VST

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## Cardiac Monitors, Continued

### Description

There are multiple types of cardiac monitors.

Type	Description
Continuous recorder	<p>Used for 24 to 48 hours to investigate symptoms and ECG events that are likely to occur within that time frame. The most common are battery operated portable devices that record electrical activity of the heart via leads or electrodes attached to the chest and worn during daily activities.</p> <p>A physician analyzes the recording to identify heart rhythm abnormalities.</p>
Event monitor (standard or telephonic transmission)	<p>Also known as an intermittent recorder, it is a long-term (usually 30 days) monitoring device that records <i>patient triggered</i> events. It is used when symptoms do not occur during the short time-period of Holter monitoring.</p> <p>It records only when activated by the patient pressing a button to trigger recording of heartbeat and data storage. Some monitors have automatic recording capability; rather than waiting for patients to record during symptoms, these devices can detect asymptomatic episodes of arrhythmias.</p> <ul style="list-style-type: none"><li>• <b>Telephonic monitor:</b> Requires the patient to send the collected data by telephone to a doctor's office or a company that checks the data. The monitor is worn only during the designated phone-monitoring period and requires a phone call.</li><li>• <b>Implantable loop recorder:</b> Identical to a traditional event recorder, but implanted surgically in the chest so that it is permanently in place.</li></ul>

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## Cardiac Monitors, Continued

Description,  
continued

Type	Description
Long term ambulatory cardiac rhythm monitor	<p>ZioPatch is long term ambulatory cardiac monitoring which uses a small, lightweight, water resistant patch placed in the left pectoral region and is purported to store up to 14 days of continuous single-lead electrocardiograph (ECG) data. A button on the patch can be pressed by the patient to mark a symptomatic episode. At the end of the recording period, the patient mails back the recorder in a pre-paid envelope. A proprietary algorithm can process 14 days of acquired data within 10 minutes. A full report is provided to the ordering physician within a few days.</p> <p>The Zio Event Card is ambulatory cardiac monitoring which uses a single use, disposable, looping ECG monitor that may be worn up to 30 days. When symptoms occur, a patient can depress a button to record 45 seconds of data that can be transmitted by phone. The device can store up to two events. After monitoring is complete, the patient mails the device back in a pre-paid envelope.</p>

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## Cardiac Monitors, Continued

### Description, continued

Type	Description
Real-time mobile cardiac outpatient telemetry	<p>Also known as mobile cardiac outpatient telemetry (MCOT), allows clinicians to conduct real-time outpatient monitoring of patients' cardiac rhythms via electrocardiographic recordings. The patient wears a portable electrocardiogram (ECG) sensor with leads attached to the skin for continuous monitoring of cardiac rhythms during daily activities.</p> <p>If the algorithm of the monitoring system detects an arrhythmic event, the system will automatically transmit the ECG data wirelessly or through a telephone line to a service center. Monitoring specialists analyze the data, respond to events, and report results in the manner prescribed by the physician.</p> <p>The patient can also manually send the ECG data by pressing a button when experiencing a symptom. The device may be worn for weeks at a time in order to evaluate infrequent symptoms suggestive of cardiac arrhythmias (such as palpitation, dizziness, or syncope).</p>

### See also

Similar, related, or easily confused documents.

- [Wireless Pulmonary Artery Pressure Monitoring Systems for Monitoring Heart Failure \(CardioMEMS\)](#) - The CardioMEMS™ HF System is intended to measure pulmonary artery pressure in previously hospitalized individuals with heart failure, with the purported purpose of reducing heart failure re-hospitalizations.

### Document history

The document history for the past 12 months is outlined below. See Iris/KN for the complete document history.

Date	Description
5.29.20	BIC re-review.

## Commercial

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**Introduction** This section applies to all Commercial members, including My Plan. Coverage depends on monitor: [continuous recorders](#), [event monitors](#), [long term ambulatory cardiac rhythm monitors](#), and [real-time cardiac outpatient telemetry monitors \(MCOT\)](#). Verify monitor type before quoting benefits.

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**INN providers** There are two known INN cardiac monitoring providers.

- CardioNet
  - Lifewatch
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**OON providers** OON providers pay INN if device is FDA approved and services are ordered by an INN physician. Claims are to be paid at 100% of billed charges, minus member INN liability. Known OON vendors include (not all inclusive):

- AccuMed
- Applied Cardiac Systems, Inc. (ACS)
- Biowatch™
- Cardiac Evaluation Center
- Cardiac Services, Inc.
- CardioCare
- Pacelink
- Raytel
- Telemetry @ Home

**Elect/Essential:** Ordering physician on the claim must be in the member's PCC, care-grouped with the PCC, or a physician they have a referral to.

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## Commercial, Continued

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### Continuous recorders and event monitors

Covered based on place of service. Quote office visit or outpatient hospital benefits.

- Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.
  - **Interpretation:** If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.
  - **Electrodes:** If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.
  - **Cost of services:** Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.
  - PA is NOT required.
  - It is NOT COVERED as a DME item.
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### Long term ambulatory cardiac rhythm monitors

A Coverage Policy, *Cardiac Event Monitors*, is on [medica.com](https://www.medicare.com).

- Covered indications are listed under *Coverage Policy*.
    - **Important:** Check policy for limits or exclusions.
  - If eligible, covered based on place of service. Quote office visit or outpatient hospital benefits.
  - Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.
  - **Interpretation:** The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.
  - **Cost of services:** Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.
  - It is NOT COVERED as a DME item.
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## Commercial, Continued

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### Real-time mobile cardiac outpatient telemetry

A Utilization Management Policy, *Real-Time Mobile Cardiac Outpatient Telemetry (RT-MCOT)*, is on [medica.com](https://medica.com).

- **Requires prior authorization.** Refer to *Medical Necessity Criteria*.
    - Provider can submit a [Prior Authorization Request](#).
    - **Important:** Check policy for limits or exclusions.
  - If approved, covered based on place of service. Quote office visit or outpatient hospital benefits.
  - Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.
  - **Interpretation:** If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.
  - **Cost of services:** Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.
  - It is NOT COVERED as a DME item.
- 

### Document history

The document history for the past 12 months is outlined below. See Iris/KN for the complete document history.

Date	Description
5.27.20	Updated names of CP and UM to match medica.com.
5.27.20	Added <i>Important</i> note to CP verbiage.
5.27.20	Added PA form link and <i>Important</i> note to UM verbiage.

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## Government Programs

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**Introduction** This section applies to all Medicaid and Medicare products. Coverage depends on monitor: [continuous recorders](#), [event monitors](#), [long term ambulatory cardiac rhythm monitors](#), and [real-time cardiac outpatient telemetry monitors \(MCOT\)](#). Verify monitor type before quoting benefits.

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**INN providers** There are two known INN cardiac monitoring providers.

- CardioNet
  - Lifewatch
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**OON providers** OON providers pay INN if device is FDA approved and services are ordered by an INN physician. Claims are to be paid at 100% of billed charges, minus member INN liability. Known OON vendors include (not all inclusive):

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  - Applied Cardiac Systems, Inc. (ACS)
  - Biowatch™
  - Cardiac Evaluation Center
  - Cardiac Services, Inc.
  - CardioCare
  - Pacelink
  - Raytel
  - Telemetry @ Home
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## Government Programs, Continued

AccessAbility  
(SNBC)

Refer to the table below.

Minnesota  
Senior Care Plus  
(MSC+)

Device	Coverage
Continuous recorders and event monitors	<p><a href="#">Medicaid only groups:</a></p> <ul style="list-style-type: none"> <li>• Refer to <a href="#">Medicaid</a> below.</li> </ul> <p><a href="#">Medicare eligible groups:</a></p> <ul style="list-style-type: none"> <li>• Covered based on place of service. Quote office visit or outpatient hospital benefits. <ul style="list-style-type: none"> <li>– Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>– <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li> <li>– <b>Electrodes:</b> If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.</li> <li>– <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>– PA is NOT required.</li> <li>– It is NOT COVERED as a DME item.</li> </ul> </li> <li>• Medicare is the primary payer.</li> <li>• Follows Medicare guidelines.</li> <li>• If no Medicare eligibility, Medicaid applies. Refer to <a href="#">Medicaid</a> below.</li> </ul>

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## Government Programs, Continued

AccessAbility  
(SNBC)

Minnesota  
Senior Care Plus  
(MSC+),  
continued

Device	Coverage
Long term ambulatory cardiac rhythm monitors	<p><a href="#">Medicaid only groups:</a></p> <ul style="list-style-type: none"> <li>• Refer to <a href="#">Medicaid</a> below.</li> </ul> <p><a href="#">Medicare eligible groups:</a></p> <ul style="list-style-type: none"> <li>• Covered based on place of service. Quote office visit or outpatient hospital benefits. <ul style="list-style-type: none"> <li>– Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>– <b>Interpretation:</b> The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.</li> <li>– <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>– PA is NOT required.</li> <li>– It is NOT COVERED as a DME item.</li> </ul> </li> <li>• Medicare is the primary payer.</li> <li>• Follows Medicare guidelines.</li> <li>• If no Medicare eligibility, Medicaid applies. Refer to <a href="#">Medicaid</a> below.</li> </ul>

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## Government Programs, Continued

AccessAbility  
(SNBC)

Minnesota  
Senior Care Plus  
(MSC+),  
continued

Device	Coverage
Real-time mobile cardiac outpatient telemetry	<p><a href="#">Medicaid only groups</a>:</p> <ul style="list-style-type: none"> <li>• Refer to <a href="#">Medicaid</a> below.</li> </ul> <p><a href="#">Medicare eligible groups</a>:</p> <ul style="list-style-type: none"> <li>• A Medicare Local Coverage Determination (LCD) exists. If LCD requirements are met, covered based on place of service. Quote office visit or outpatient hospital benefits.</li> <li>– Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>– <b>Interpretation</b>: If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li> <li>– <b>Cost of services</b>: Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>– PA is NOT required.</li> <li>– It is NOT COVERED as a DME item.</li> <li>• Medicare is the primary payer.</li> <li>• Follows Medicare guidelines.</li> <li>• If no Medicare eligibility, Medicaid applies. Refer to <a href="#">Medicaid</a> below.</li> </ul>

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## Government Programs, Continued

AccessAbility  
Enhanced (SNBC  
SNP)

Refer to the table below.

DUAL (MSHO)

Device	Coverage
Continuous recorders and event monitors	<ul style="list-style-type: none"> <li>• Covered based on place of service. Quote office visit or outpatient hospital benefits. <ul style="list-style-type: none"> <li>– Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>– <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li> <li>– <b>Electrodes:</b> If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.</li> <li>– <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>– PA is NOT required.</li> <li>– It is NOT COVERED as a DME item.</li> </ul> </li> <li>• Medica is the only payer.</li> </ul>

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## Government Programs, Continued

AccessAbility  
Enhanced  
(SNBC SNP)

DUAL (MSHO),  
continued

Device	Coverage
Long term ambulatory cardiac rhythm monitors	<ul style="list-style-type: none"> <li>• A Coverage Policy, <i>Cardiac Event Monitors</i>, is on <a href="http://medica.com">medica.com</a>.</li> <li>• Covered indications are listed under <i>Coverage Policy</i>. <ul style="list-style-type: none"> <li>– <b>Important:</b> Check policy for limits or exclusions.</li> </ul> </li> <li>• If eligible, covered based on place of service. Quote office visit or outpatient hospital benefits.</li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.</li> <li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>• It is NOT COVERED as a DME item.</li> <li>• Medica is the only payer.</li> </ul>

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## Government Programs, Continued

AccessAbility  
Enhanced  
(SNBC SNP)

DUAL (MSHO),  
continued

Device	Coverage
Real-time mobile cardiac outpatient telemetry	<ul style="list-style-type: none"> <li>• A Utilization Management Policy, <i>Real-Time Mobile Cardiac Outpatient Telemetry (RT-MCOT)</i>, is on <a href="http://medica.com">medica.com</a>.</li> <li>• <b>Requires prior authorization.</b> Refer to <i>Medical Necessity Criteria</i>. <ul style="list-style-type: none"> <li>– Provider can submit a <a href="#">Prior Authorization Request</a>.</li> <li>– <b>Important:</b> Check policy for limits or exclusions.</li> </ul> </li> <li>• If approved, covered based on place of service. Quote office visit or outpatient hospital benefits.</li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li> <li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>• It is NOT COVERED as a DME item.</li> <li>• Medica is the only payer.</li> </ul>

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## Government Programs, Continued

### Advantage

Refer to the table below.

Device	Coverage
Continuous recorders and event monitors	<ul style="list-style-type: none"><li>• Covered under office visit benefits. Check EOC for primary or specialist cost sharing.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li><li>• <b>Electrodes:</b> If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.</li><li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li><li>• PA is NOT required.</li><li>• It is NOT COVERED as a DME item.</li><li>• Provider must bill per the <a href="#">Medicare Product Grid</a>.</li><li>• Medica is the only payer.</li></ul>

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## Government Programs, Continued

Advantage,  
continued

Device	Coverage
Long term ambulatory cardiac rhythm monitors	<ul style="list-style-type: none"><li>• A Coverage Policy, <i>Cardiac Event Monitors</i>, is on <a href="http://medica.com">medica.com</a>.</li><li>• Covered indications are listed under <i>Coverage Policy</i>.<ul style="list-style-type: none"><li>– <b>Important:</b> Check policy for limits or exclusions.</li></ul></li><li>• If eligible, covered under office visit benefits. Check EOC for primary or specialist cost sharing.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.</li><li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li><li>• It is NOT COVERED as a DME item.</li><li>• Provider must bill per the <a href="#">Medicare Product Grid</a>.</li><li>• Medica is the only payer.</li></ul>

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## Government Programs, Continued

Advantage,  
continued

Device	Coverage
Real-time mobile cardiac outpatient telemetry	<ul style="list-style-type: none"> <li>• A Utilization Management Policy, <i>Real-Time Mobile Cardiac Outpatient Telemetry (RT-MCOT)</i>, is on <a href="https://www.medicare.com">medica.com</a>.</li> <li>• <b>Requires prior authorization.</b> Refer to <i>Medical Necessity Criteria</i>. <ul style="list-style-type: none"> <li>– Provider can submit a <a href="#">Prior Authorization Request</a>.</li> <li>– <b>Important:</b> Check policy for limits or exclusions.</li> </ul> </li> <li>• If approved, covered under office visit benefits. Check EOC for primary or specialist cost sharing.</li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li> <li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>• It is NOT COVERED as a DME item.</li> <li>• Provider must bill per the <a href="#">Medicare Product Grid</a>.</li> <li>• Medica is the only payer.</li> </ul>

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## Government Programs, Continued

### Advantage PartnerCare (I-SNP)

Refer to the table below.

Device	Coverage
Continuous recorders and event monitors	<ul style="list-style-type: none"><li>• Covered under office visit benefits. Check EOC; copays depend on place of service.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li><li>• <b>Electrodes:</b> If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.</li><li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li><li>• PA is NOT required.</li><li>• It is NOT COVERED as a DME item.</li><li>• Provider must bill per the <a href="#">Medicare Product Grid</a>.</li><li>• Medica is the only payer.</li></ul>

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## Government Programs, Continued

Advantage  
PartnerCare  
(I-SNP),  
continued

Device	Coverage
Long term ambulatory cardiac rhythm monitors	<ul style="list-style-type: none"><li>• A Coverage Policy, <i>Cardiac Event Monitors</i>, is on <a href="https://www.medicare.com">medica.com</a>.</li><li>• Covered indications are listed under <i>Coverage Policy</i>.<ul style="list-style-type: none"><li>– <b>Important:</b> Check policy for limits or exclusions.</li></ul></li><li>• If eligible, covered under office visit benefits. Check EOC; copays depend on place of service.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.</li><li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li><li>• It is NOT COVERED as a DME item.</li><li>• Provider must bill per the <a href="#">Medicare Product Grid</a>.</li><li>• Medica is the only payer.</li></ul>

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## Government Programs, Continued

**Advantage  
PartnerCare  
(I-SNP),  
continued**

Device	Coverage
Real-time mobile cardiac outpatient telemetry	<ul style="list-style-type: none"><li>• Prior authorization (PA) not required.</li><li>• Covered under office visit benefits. Check EOC; copays depend on place of service.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li><li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li><li>• It is NOT COVERED as a DME item.</li><li>• Refer to the EOC. Copays depend on place of service.</li><li>• Provider must bill per the <a href="#">Medicare Product Grid</a>.</li><li>• Medica is the only payer.</li></ul>

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## Government Programs, Continued

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**Medicaid (SPP)** Refer to the table below.

Device	Coverage
Continuous recorders and event monitors	<ul style="list-style-type: none"><li>• Covered based on place of service. Quote office visit or outpatient hospital benefits.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li><li>• <b>Electrodes:</b> If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.</li><li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li><li>• PA is NOT required.</li><li>• It is NOT COVERED as a DME item.</li></ul>

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## Government Programs, Continued

### Medicaid (SPP), continued

Device	Coverage
Long term ambulatory cardiac rhythm monitors	<ul style="list-style-type: none"> <li>• A Coverage Policy, <i>Cardiac Event Monitors</i>, is on <a href="https://www.medicare.com">medica.com</a>.</li> <li>• Covered indications are listed under <i>Coverage Policy</i>. <ul style="list-style-type: none"> <li>– <b>Important:</b> Check policy for limits or exclusions.</li> </ul> </li> <li>• If eligible, covered based on place of service. Quote office visit or outpatient hospital benefits.</li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.</li> <li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>• It is NOT COVERED as a DME item.</li> </ul>
Real-time mobile cardiac outpatient telemetry	<ul style="list-style-type: none"> <li>• A Utilization Management Policy, <i>Real-Time Mobile Cardiac Outpatient Telemetry (RT-MCOT)</i>, is on <a href="https://www.medicare.com">medica.com</a>.</li> <li>• <b>Requires prior authorization.</b> Refer to <i>Medical Necessity Criteria</i>. <ul style="list-style-type: none"> <li>– Provider can submit a <a href="#">Prior Authorization Request</a>.</li> <li>– <b>Important:</b> Check policy for limits or exclusions.</li> </ul> </li> <li>• If approved, covered based on place of service. Quote office visit or outpatient hospital benefits.</li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li> <li>• It is NOT COVERED as a DME item.</li> </ul>

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## Government Programs, Continued

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### Prime

Refer to the table below.

Device	Coverage
Continuous recorders and event monitors	<ul style="list-style-type: none"><li>• Covered under office visit benefits. Check EOC for primary or specialist cost sharing.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> If interpretation is done by a specialist, an additional specialist cost share may apply.</li><li>• <b>Electrodes:</b> If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.</li><li>• Follows Medicare guidelines.</li><li>• Provider must bill per the <a href="#">Medicare Product Grid</a>.</li><li>• <b>Reminder:</b> Members can use non-Medica Service Area providers. Refer to <a href="#">Out-of-MSA Benefits</a>.</li></ul>

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## Government Programs, Continued

Prime,  
continued

Device	Coverage
Long term ambulatory cardiac rhythm monitors	<ul style="list-style-type: none"> <li>• Medicare does not have a policy. Medica's Coverage Policy, <i>Cardiac Event Monitors</i>, on <a href="http://medica.com">medica.com</a> applies.</li> <li>• Covered indications are listed under <i>Coverage Policy</i>. <ul style="list-style-type: none"> <li>– <b>Important:</b> Check policy for limits or exclusions.</li> <li>– If eligible, covered under office visit benefits. Check EOC for primary or specialist cost sharing.</li> </ul> </li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.</li> <li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit. <ul style="list-style-type: none"> <li>– It is NOT COVERED as a DME item.</li> </ul> </li> <li>• Follows Medicare guidelines.</li> <li>• Provider must bill per the <a href="#">Medicare Product Grid</a>.</li> <li>• <b>Reminder:</b> Members can use non-Medica Service Area providers. Refer to <a href="#">Out-of-MSA Benefits</a>.</li> </ul>

Continued on next page



## Government Programs, Continued

Prime,  
continued

Device	Coverage
Real-time mobile cardiac outpatient telemetry	<ul style="list-style-type: none"><li>• A Medicare Local Coverage Determination (LCD) exists. If LCD requirements are met, covered under office visit benefits. Check EOC for primary or specialist cost sharing.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li><li>• <b>Electrodes:</b> If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.</li><li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li><li>• PA is NOT required.</li><li>• It is NOT COVERED as a DME item.</li><li>• Follows Medicare guidelines.</li><li>• Provider must bill per the <a href="#">Medicare Product Grid</a>.</li><li>• <b>Reminder:</b> Members can use non-Medica Service Area providers. Refer to <a href="#">Out-of-MSA Benefits</a>.</li></ul>

*Continued on next page*

## Government Programs, Continued

Select

Refer to the table below.

Signature

Device	Coverage
Continuous recorders and event monitors	<ul style="list-style-type: none"><li>• Covered based on place of service. Quote office visit or outpatient hospital benefits.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li><li>• <b>Electrodes:</b> If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.</li><li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li><li>• PA is NOT required.</li><li>• It is NOT COVERED as a DME item.</li><li>• Medicare supplement. Medicare is the primary payer.</li><li>• Follows Medicare guidelines.</li></ul>

*Continued on next page*

## Government Programs, Continued

Select

Signature,  
continued

Device	Coverage
Long term ambulatory cardiac rhythm monitors	<ul style="list-style-type: none"><li>• Covered based on place of service. Quote office visit or outpatient hospital benefits.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.</li><li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li><li>• It is NOT COVERED as a DME item.</li><li>• Medicare supplement. Medicare is the primary payer.</li><li>• Follows Medicare guidelines.</li></ul>

*Continued on next page*

## Government Programs, Continued

Select

Signature,  
continued

Device	Coverage
Real-time mobile cardiac outpatient telemetry	<ul style="list-style-type: none"> <li>• A Medicare Local Coverage Determination (LCD) exists. If LCD requirements are met, covered based on place of service. Quote office visit or outpatient hospital benefits.</li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li> <li>• <b>Electrodes:</b> If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.</li> <li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>• PA is NOT required.</li> <li>• It is NOT COVERED as a DME item.</li> <li>• Medicare supplement. Medicare is the primary payer.</li> <li>• Follows Medicare guidelines.</li> </ul>

Document  
history

The document history for the past 12 months is outlined below. See Iris/KN for the complete document history.

Date	Description
5.27.20	Updated names of CP and UM to match medica.com.
5.27.20	Added <i>Important</i> note to CP verbiage.
5.27.20	Added PA form link and <i>Important</i> note to UM verbiage.
12.18.19	Updated I-SNP benefits for Real-Time Mobile Cardiac Outpatient Telemetry.

## Individual and Family Business (IFB)

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**Introduction** This section applies to all Individual and Family Business (IFB) members. Coverage depends on monitor: [continuous recorders](#), [event monitors](#), [long term ambulatory cardiac rhythm monitors](#), and [real-time cardiac outpatient telemetry monitors \(MCOT\)](#). Verify monitor type before quoting benefits.

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**INN providers** There are two INN cardiac monitoring providers.

- CardioNet
  - Lifewatch
- 

**OON providers** OON providers pay INN if device is FDA approved and services are ordered by an INN physician. Claims are to be paid at 100% of billed charges, minus member INN liability. Known OON vendors include (not all inclusive):

- AccuMed
  - Applied Cardiac Systems, Inc. (ACS)
  - Biowatch™
  - Cardiac Evaluation Center
  - Cardiac Services, Inc.
  - CardioCare
  - Pacelink
  - Raytel
  - Telemetry @ Home
- 

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## Individual and Family Business (IFB), Continued

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### Continuous recorders and event monitors

Covered based on place of service. Quote office visit or outpatient hospital benefits.

- Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.
  - **Interpretation:** If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.
  - **Electrodes:** If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.
  - **Cost of services:** Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.
  - PA is NOT required.
  - It is NOT COVERED as a DME item.
- 

### Long term ambulatory cardiac rhythm monitors

A Coverage Policy, *Cardiac Event Monitors*, is on [medica.com](https://www.medicare.com).

- Covered indications are listed under *Coverage Policy*.
    - **Important:** Check policy for limits or exclusions.
  - If eligible, covered based on place of service. Quote office visit or outpatient hospital benefits.
  - Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.
  - **Interpretation:** The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.
  - **Cost of services:** Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.
  - It is NOT COVERED as a DME item.
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## Individual and Family Business (IFB), Continued

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### Real-time mobile cardiac outpatient telemetry

A Utilization Management Policy, *Real-Time Mobile Cardiac Outpatient Telemetry (RT-MCOT)*, is on [medica.com](https://www.medicare.com).

- **Requires prior authorization.** Refer to *Medical Necessity Criteria*.
    - Provider can submit a [Prior Authorization Request](#).
    - **Important:** Check policy for limits or exclusions.
  - If approved, covered based on place of service. Quote office visit or outpatient hospital benefits.
  - Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.
  - **Interpretation:** If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.
  - **Cost of services:** Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.
  - It is NOT COVERED as a DME item.
- 

### Document history

The document history for the past 12 months is outlined below. See Iris/KN for the complete document history.

Date	Description
5.27.20	Updated names of CP and UM to match medica.com.
5.27.20	Added <i>Important</i> note to CP verbiage.
5.27.20	Added PA form link and <i>Important</i> note to UM verbiage.

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## Medica Health Plan Solutions (MHPS)

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<b>Introduction</b>	This section applies to all Medica Health Plan Solutions (MHPS) members.
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<b>INN providers</b>	There are two known INN cardiac monitoring providers.
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- CardioNet
  - Lifewatch
- 

<b>OON providers</b>	OON providers pay INN if device is FDA approved and services are ordered by an INN physician. Claims are to be paid at 100% of billed charges, minus member INN liability. Known OON vendors include (not all inclusive):
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- AccuMed
  - Applied Cardiac Systems, Inc. (ACS)
  - Biowatch™
  - Cardiac Evaluation Center
  - Cardiac Services, Inc.
  - CardioCare
  - Pacelink
  - Raytel
  - Telemetry @ Home
- 

<b>Continuous recorders and event monitors</b>	Covered based on place of service. Quote office visit or outpatient hospital benefits.
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- Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.
  - **Interpretation:** If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.
  - **Electrodes:** If electrodes are implanted under the skin, the implantation and removal are covered under surgical benefits.
  - **Cost of services:** Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.
  - PA is NOT required.
  - It is NOT COVERED as a DME item.
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## Medica Health Plan Solutions (MHPS), Continued

Long term  
ambulatory  
cardiac rhythm  
monitors

Coverage depends on the employer AND servicing provider.

Employer	Provider	Coverage
Mayo Medical Plan	Mayo provider	<ul style="list-style-type: none"><li>• Covered based on place of service. Quote office visit or outpatient hospital benefits.</li><li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li><li>• <b>Interpretation:</b> The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.</li><li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li><li>• It is NOT COVERED as a DME item.</li></ul>

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## Medica Health Plan Solutions (MHPS), Continued

Long term  
ambulatory  
cardiac rhythm  
monitors,  
continued

Employer	Provider	Coverage
Mayo Medical Plan	Non-Mayo provider	<ul style="list-style-type: none"> <li>• A Coverage Policy, <i>Cardiac Event Monitors</i>, is on <a href="https://medica.com">medica.com</a>.</li> <li>• Covered indications are listed under <i>Coverage Policy</i>. <ul style="list-style-type: none"> <li>– <b>Important:</b> Check policy for limits or exclusions.</li> </ul> </li> <li>• If eligible, covered based on place of service. Quote office visit or outpatient hospital benefits.</li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.</li> <li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>• It is NOT COVERED as a DME item.</li> </ul>

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## Medica Health Plan Solutions (MHPS), Continued

Long term  
ambulatory  
cardiac rhythm  
monitors,  
continued

Employer	Provider	Coverage
All others	All providers	<ul style="list-style-type: none"> <li>• A Coverage Policy, <i>Cardiac Event Monitors</i>, is on <a href="http://medica.com">medica.com</a>.</li> <li>• Covered indications are listed under <i>Coverage Policy</i>. <ul style="list-style-type: none"> <li>– <b>Important:</b> Check policy for limits or exclusions.</li> </ul> </li> <li>• If eligible, covered based on place of service. Quote office visit or outpatient hospital benefits.</li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> The device provider, iRhythm, is not INN. Because care is not available from an INN provider, interpretation from iRhythm is covered under INN benefits.</li> <li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>• It is NOT COVERED as a DME item.</li> </ul>

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## Medica Health Plan Solutions (MHPS), Continued

### Real-time mobile cardiac outpatient

Coverage depends on the employer.

Employer	Coverage
Mayo Medical Plan	<ul style="list-style-type: none"> <li>• Covered based on place of service. Quote office visit or outpatient hospital benefits.</li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li> <li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>• It is NOT COVERED as a DME item.</li> </ul>
All others	<ul style="list-style-type: none"> <li>• A Utilization Management Policy, <i>Real-Time Mobile Cardiac Outpatient Telemetry(RT-MCOT)</i>, is on <a href="https://medica.com">medica.com</a>.</li> <li>• <b>Requires prior authorization.</b> Refer to <i>Medical Necessity Criteria</i>. <ul style="list-style-type: none"> <li>– Provider can submit a <a href="#">Prior Authorization Request</a>.</li> <li>– <b>Important:</b> Check policy for limits or exclusions.</li> </ul> </li> <li>• If approved, covered based on place of service. Quote office visit or outpatient hospital benefits.</li> <li>• Claims are submitted for the visit to receive/fit the monitor and data interpretation. Applicable member responsibility (copay, deductible, or coinsurance) apply to BOTH the fitting and interpretation.</li> <li>• <b>Interpretation:</b> If interpretation is done by a hospital, outpatient hospital benefits apply, even if the member did not go to the facility.</li> <li>• <b>Cost of services:</b> Billed charges can be thousands of dollars. Advise members these services cost much more than a regular office visit.</li> <li>• It is NOT COVERED as a DME item.</li> </ul>

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## Medica Health Plan Solutions (MHPS), Continued

### Document history

The document history for the past 12 months is outlined below. See Iris/KN for the complete document history.

Date	Description
10.20.20	<i>Real-time mobile cardiac outpatient</i> – Updated as MMP does not require PA.
5.29.20	<i>Long term ambulatory cardiac rhythm monitors</i> - Reformatted block.
5.29.20	<i>Real-time mobile cardiac outpatient</i> - Added Medicare Supplement note.
5.27.20	Updated <i>MMP</i> for CP to indicate depends on provider.
5.27.20	Updated names of CP and UM to match medica.com.
5.27.20	Added <i>Important</i> note to CP verbiage.
5.27.20	Added PA form link and <i>Important</i> note to UM verbiage.

### Applicability

<b>Business Segments</b>		
<input checked="" type="checkbox"/> All <input type="checkbox"/> AHP <input type="checkbox"/> COM-ISET <input type="checkbox"/> COM-HR <input type="checkbox"/> GOVT-ISET <input type="checkbox"/> GOVT-HR <input type="checkbox"/> IFB <input type="checkbox"/> MHPS <input type="checkbox"/> PSC		
<b>Specific Clients/Products</b>		
<input checked="" type="checkbox"/> All <input type="checkbox"/> Other:		
<b>System</b>		
<input type="checkbox"/> HealthRules <input type="checkbox"/> ISET (Choose an item.) <input checked="" type="checkbox"/> N/A <input type="checkbox"/> Other:		
<b>Departments</b>		
<input type="checkbox"/> All <input type="checkbox"/> Billing <input checked="" type="checkbox"/> Call Center <input type="checkbox"/> Claims <input type="checkbox"/> Enrollment <input type="checkbox"/> Payment Integrity <input type="checkbox"/> Other:		
<b>Approved By</b>	<b>Document Owner</b>	<b>Date</b>
A-Z Review Team	KNTWs	5.29.20