

NAME:

SS#:

Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund

EMPLOYER: Giant Food Warehouse
PLAN: E

LOCAL: 730
STATUS: Full Time

ISSUE: Medical – Routine Services

#M13/121-3269

FUND RULE:

"COMPREHENSIVE MEDICAL BENEFITS
Class E

Covered Expenses

Treatment, services, and supplies recommended by a physician or surgeon may be covered for you and your eligible dependent provided they are medically necessary and the amounts charged do not exceed the UCR charges."
(Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund SPD, Page 52)

"EXCLUSIONS UNDER COMPREHENSIVE MEDICAL BENEFIT
Class E

The following procedures and/or expenses are not covered under the Comprehensive Medical Benefit:
9. Treatments, services, or supplies deemed unreasonable or unnecessary."
(Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund SPD, Page 60, #9)

SUMMARY:

Date(s) of Service:	June 17, 2013
Claim Received:	June 21, 2013 through July 29, 2013
Claim Denied:	June 24, 2013 through August 2, 2013
Appeal Received:	September 13, 2013

The **participant** is appealing for payment of claims, for a colonoscopy, that were denied. The participant states, "This was not a routine [service], I had polyps removed." The operative report, received with the appeal, indicates internal hemorrhoids, diverticulosis, and one sessile polyp were found during the colonoscopy procedure. The polyp was removed, and the participant was recommended to have a repeat colonoscopy in five years.

Fund records indicate Dr. James Chesley, Jr., Southern Maryland Endoscopy Center, and Marcos S. Faltamo, CRNA submitted claims for the participant's colonoscopy procedure with the diagnoses "special screening for malignant neoplasms of colon, diverticulosis of colon, internal hemorrhoids, benign neoplasm of large bowel, and blood in stool". The claims were denied because the service was considered a routine screening, and therefore, not a benefit of the Plan.

After the appeal was received, a letter was mailed to the participant on October 1, 2013, requesting complete medical records from Dr. James Chesley, Jr. in order to verify the nature of the service. The Fund office received treatment notes from Dr. Chesley on October 8, 2013, indicating the participant was seen on May 29, 2013 for a colonoscopy evaluation. It was noted that the participant had "no GI (gastrointestinal) symptoms". A "colonoscopy DVD [was] watched" and a colonoscopy was scheduled at that time. The claims remained denied.

Note: The office visit charge on May 29, 2013 was also denied as a routine service. The participant was age 54 on this date.

ACTION: Approved ☐ Denied ☐ Tabled ☐
COMMENTS: