

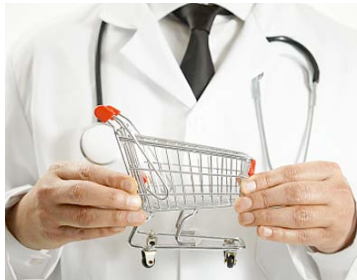
Stem Cell Policies: Health Care Coverage

US275 Scientific Ethics
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The billing of medical procedures is based on a common coding system.

- Level I Healthcare Common Procedure Coding System (HCPCS) codes
 - Centers for Medicare & Medicaid Services
- Current Procedural Terminology (CPT)
 - American Medical Association



Payment of medical procedures by Government or Private insurers based on coverage decisions.

- Is the procedure approved for reimbursement?
- Is the procedure medically necessary?
- Other factors...



In clinical studies, the costs directly associated with the testing of the treatment is covered by the sponsor.

- Experimental drug or treatment
- tests performed solely for research purposes
- does not routinely cover other medical costs associated with the condition.



Most current health insurance policies exclude coverage of experimental medical treatments, including off-label uses of approved drugs.

- Definition of experimental is difficult
 - Approved by appropriate government regulatory body
 - Scientific evidence
 - Number of procedures completed



Medicare currently covers treatments that are “reasonable and necessary.”

- considered “safe and effective” by the FDA
- June 7, 2000 Executive memorandum
 - "explicitly authorize [Medicare] payment for routine patient care costs...and costs due to medical complications associated with participation in clinical trials."

