

Understanding ICD-10 Codes: Information for Consumers

Having at least a basic understanding of medical coding is important – especially for those living with chronic disease.



Key Takeaways

- *Being aware of how your healthcare gets coded helps you understand what you might expect in terms of a bill.*
- *ICD-10 codes are also important because they form your medical records and history.*

Most people haven't heard of ICD-10 codes, but they impact all aspects of your healthcare—from your medical bills to the overall study of medical conditions. Maybe you've noticed them before, a combination of letters and numbers on your bills next to the list of diseases or conditions you were treated for.

The [International Classification of Diseases](#) or ICD is an important set of codes that healthcare providers use to classify and code all diagnoses, symptoms, and procedures recorded with acute and ambulatory care.

Learning more about ICD codes can help you better manage your own care or that of a loved one and can become quite important if you're trying to sort out a medical pre-approval or billing issue with your health insurance provider.

A Universal Language for Health Conditions

The ICD is a common language shared around the world to define different diseases and health conditions and was developed by the [World Health Organization](#) (WHO), a worldwide organization made up of countries working together to meet global health goals.

The United States uses the 10th revision of the ICD or the [ICD-10](#).

The ICD receives annual updates in between revisions. For example, in March 2020, the WHO created the first ICD-10 code for COVID-19. Since then, there have been at least a dozen new ICD procedure codes related to the virus and related conditions.

An ICD-10 code is made up of [up to 7 characters](#).

- The first three characters represent the type of disease or health condition.
- There is a period or decimal point after the first 3 characters.
- The next 3 characters after the period can give more details like the cause of the disease, how severe it is, or where it is in the body.

Benefits of ICD-10

- **Quality measurement.** The codes have the potential to provide better data for evaluating and improving the quality of patient care.
- **Public health.** ICD-10 codes are used globally to track health statistics and causes of death.
- **Research.** Once your codes and the codes of other patients are submitted for reimbursement, they become part of a hugely rich data set that researchers can mine to better understand the epidemiology of the disease. ICD-10 codes are also used in clinical trials to recruit and track subjects.
- **Organizational monitoring and performance.** With ICD-10 insurance companies and healthcare providers can monitor service and resource utilization, analyze healthcare costs, monitor outcomes, and measure performance. For example, code data can look at different doctors who are treating the same condition differently.
- **Reimbursement.** Insurance companies, policymakers, and healthcare providers have better information to make refinements to current US reimbursement systems. For example, greater detail can lead to better justification for what's known as [“medical necessity.”](#)

Paying for Your Healthcare

ICD-10 codes impact your out-of-pocket costs and insurance. For instance, your insurance company might check to see whether the treatment you are getting matches the ICD-10 code for your health condition on your medical record.

If the insurance company thinks the treatment or procedure you received does not match the ICD-10 code for your condition, they may not pay for the service.

For example, your insurance may not pay for a hand X-ray if your clinic put the ICD-10 code S99.91 for an ankle sprain on your record by mistake instead of code S69.9 for a hand sprain.

How to Check ICD-10 Codes

- You can check your online medical record or patient portal for the ICD-10 codes listed for your health conditions. They may be under the words ‘Problems’ or ‘Diagnoses’ in your medical record. If you don’t have access to your online medical record or can’t find the ICD-10 codes, you can ask your healthcare

Terms to Know:

[International Classification of Diseases \(ICD\)](#) is a collection of codes used to define different causes of sickness and death. The ICD helps organizations and countries to share and combine health information in a standard way.

[Diagnosis](#) is a disease or condition that your healthcare provider has decided you have based on your signs and symptoms. These diagnoses can be written down in your medical record using ICD codes.

[Cause of Death](#) is a disease, injury, or event listed on a person’s death certificate as the main reason for their death.

[Mortality](#) or death rates show how many people in a population have died because of certain diseases or conditions. The ICD helps mortality data be collected and combined all over the world.

[Morbidity](#) or disease rates show how common certain diseases or conditions are in the population. The ICD helps to collect this information to help learn how we can prevent or treat illnesses at a national or local level.

provider to give you the list of your diagnoses and the codes that go with them.

- To look up the ICD-10 code for a particular diagnosis or confirm what an ICD-10 code stands for, visit the [Centers for Disease Control and Prevention \(CDC\) website](#) to use their free searchable database of current ICD-10 codes.
- If there are differences between the ICD codes on your medical record and the ones you find on the CDC website, you can ask your healthcare provider to explain or correct any mistakes.

Additional Information:

- [Coding Education & Training](#) (AHIMA)
- [Medical Code Set Development and Maintenance](#) (AHIMA)
- [Optum® Consumer Code Manager \(CCM\)](#) (PDF) - A consumer-friendly language solution that deciphers and replaces complex medical terms and cryptic technical jargon with simplified descriptions of medical services, treatments, procedures, and diagnoses (for example, heart attack replaces myocardial infarction).

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