MEDICAL POLICY

POLICY TITLE	CHROMOSOMAL MICROARRAY TESTING FOR THE EVALUATION OF PREGNANCY LOSS
POLICY NUMBER	MP 7.028

CLINICAL BENEFIT	☐ MINIMIZE SAFETY RISK OR CONCERN. ☐ MINIMIZE HARMFUL OR INEFFECTIVE INTERVENTIONS. ☐ ASSURE APPROPRIATE LEVEL OF CARE. ☐ ASSURE APPROPRIATE DURATION OF SERVICE FOR INTERVENTIONS. ☒ ASSURE THAT RECOMMENDED MEDICAL PREREQUISITES HAVE BEEN MET. ☐ ASSURE APPROPRIATE SITE OF TREATMENT OR SERVICE.
Effective Date:	**RETIRED 7/1/2026**

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I. POLICY

Chromosomal microarray testing of fetal tissue may be considered **medically necessary** for the evaluation of pregnancy loss in individuals with indications for genetic analysis of the embryo or fetus. Genetic testing may be considered **medically necessary** (if desired by parents) for the following:

- In cases of pregnancy loss at 20 weeks of gestation or earlier when there is a maternal history of recurrent miscarriage (defined as a history of ≥2 failed pregnancies); **OR**
- In all cases of pregnancy loss after 20 weeks of gestation.

Policy Guidelines

Clinical guidelines and recommendations to address the management of cases of miscarriage or intrauterine fetal demise where genetic analysis of the embryo, fetus, or stillborn infant is indicated. These guidelines, which specifically address the use of karyotyping and/or microarray testing in miscarriage or intrauterine fetal demise, were developed by reproductive health associations, including the American Society for Reproductive Medicine and the American College of Obstetricians and Gynecologists.

The decision to obtain genetic testing should be made jointly between the mother or parents and the treating clinician.

This policy does not address the use of chromosomal microarray analysis (CMA) testing for preimplantation genetic diagnosis or preimplantation genetic screening, or the evaluation of suspected chromosomal abnormalities in the postnatal period.

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GENETIC COUNSELING

Genetic counseling is primarily aimed at patients who are at risk for inherited disorders, and experts recommend formal genetic counseling in most cases when genetic testing for an inherited condition is considered. The interpretation of the results of genetic tests and the understanding of risk factors can be very difficult and complex. Therefore, genetic counseling will assist individuals in understanding the possible benefits and harms of genetic testing, including the possible impact of the information on the individual's family. Genetic counseling may alter the utilization of genetic testing substantially and may reduce inappropriate testing. Genetic counseling should be performed by an individual with experience and expertise in genetic medicine and genetic testing methods.

Cross-References:

MP 2.242 Genetic Testing for Developmental Delay-Intellectual Disability, Autism Spectrum Disorder, and Congenital Anomalies
MP 7.009 Preimplantation Genetic Testing

II. PRODUCT VARIATIONS

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This policy is only applicable to certain programs and products administered by Capital Blue Cross and subject to benefit variations as discussed in Section VI. Please see additional information below.

FEP PPO - Refer to FEP Medical Policy Manual. The FEP Medical Policy manual can be found at: https://www.fepblue.org/benefit-plans/medical-policies-and-utilization-management-guidelines/medical-policies

III. DESCRIPTION/BACKGROUND

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PREGNANCY LOSS: ETIOLOGY AND EVALUATION

Early Pregnancy Loss

Pregnancy loss is common, occurring in at least 15% to 25% of recognized pregnancies. Most pregnancy loss occurs early in the pregnancy, most often by the end of the first trimester or early second trimester. Pregnancy loss that occurs before the 20th week of gestation is referred to as a spontaneous abortion, early pregnancy loss, or miscarriage. While a wide range of factors can lead to early pregnancy loss, genetic causes are thought to be the predominant cause: when products of conception (POC) are examined, it is estimated that 60% of early pregnancy losses are associated with chromosomal abnormalities, particularly trisomies and monosomy X. The increasing risk of trisomies with maternal age contributes to the increased risk of early pregnancy loss with increasing maternal age.

Recurrent pregnancy loss, defined by the American Society for Reproductive Medicine (ASRM) as 2 or more failed pregnancies, is less common, occurring in approximately 5% of women. Recurrent pregnancy loss may be related to cytogenetic abnormalities, particularly balanced

translocations, uterine abnormalities, thrombophilias, including antiphospholipid syndrome, and metabolic or endocrinologic disorders such as uncontrolled diabetes and thyroid disease. Estimates for the frequency of various underlying causes of recurrent pregnancy loss vary widely, with ranges from 2% to 6% for cytogenetic abnormalities, 8% to 42% for antiphospholipid antibody syndrome, and 1.8% to 37.6% for uterine abnormalities. It is likely that the risk of cytogenetic abnormalities is lower in recurrent early pregnancy loss than in isolated spontaneous early pregnancy loss.

Clinicians and patients may evaluate for the cause of a single or recurrent early pregnancy loss for several reasons. The knowledge that an early pregnancy loss is secondary to a sporadic genetic abnormality may provide parents with reassurance that there was nothing that they did or did not do that contributed to the loss, although the magnitude of this benefit is difficult to quantify. For couples with recurrent pregnancy loss and evidence of a structural genetic abnormality in one of the parents, preimplantation genetic diagnosis with transfer of unaffected embryos or the use of donor gametes might be considered for therapy. These therapies might be considered for couples with recurrent pregnancy loss without evidence of a structural genetic abnormality in one of the parents; 2012 guidelines on the management of recurrent pregnancy loss from ASRM have indicated that “treatment options should be based on whether repeated miscarriages are euploid, aneuploidy, or due to an unbalanced structural rearrangement and not exclusively on the parental carrier status.” Finally, among patients found to have a potential *nongenetic* underlying cause of recurrent pregnancy loss, such as antiphospholipid syndrome, cytogenetic analysis of pregnancy losses could provide evidence that the miscarriages were not due to treatment failure.

Late Pregnancy Loss

Fetal loss that occurs later in pregnancy, after 20 weeks of gestation, may be referred to as intrauterine fetal demise (IUFD), stillbirth, or intrauterine fetal death. In 2013, IUFD occurred in 5.96 of 1000 births in the United States, representing about 60% of perinatal mortality. In many cases, the precise cause of IUFD is unidentifiable; however, it may be related to a range of disorders, including genetic disorders in the fetus, maternal infection, coexisting maternal medical disorders (e.g., diabetes, antiphospholipid antibody syndrome, heritable thrombophilias), and obstetric complications. Chromosomal or genetic abnormalities can be found in 8% to 13% of IUFD—most commonly aneuploidies. In a large 2012 series of IUFD (N=1025), cytogenic abnormalities were detected in 11.9%.

Reasons for evaluation for a cause of IUFD are similar to those for earlier pregnancy loss. Although both early and later pregnancy losses may cause grief for the mother and her family, IUFD can be particularly devastating. Information about the cause of the pregnancy loss may be important in counseling women about their recurrence risk. In low-risk women with an unexplained IUFD, the risk of recurrence is 7.8 to 10.5 of 1000 live births, but this increases to 21.8 per 1000 live births in women with a history of fetal growth restriction. Identification of a heritable genetic variant in a fetus may prompt testing in the parents; if a heritable variant is identified, parents may pursue preimplantation genetic diagnosis in future pregnancies.

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CHROMOSOMAL MICROARRAY TESTING

There is interest in using alternative genetic testing methods, particularly array comparative genomic hybridization (aCGH), to detect chromosomal or other genetic abnormalities in the evaluation of miscarriages and IUFD.

REGULATORY STATUS

Clinical laboratories may develop and validate tests in-house and market them as a laboratory service; laboratory-developed tests must meet the general regulatory standards of the Clinical Laboratory Improvement Act. Laboratories that offer laboratory-developed tests must be licensed by the Clinical Laboratory Improvement Act for high-complexity testing. To date, the U.S. Food and Drug Administration has chosen not to require any regulatory review of this test.

Multiple laboratories offer chromosomal microarray tests for prenatal samples that are not specifically designed for testing the products of conception.

IV. RATIONALE

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SUMMARY OF EVIDENCE

For individuals who have pregnancy loss with indications for genetic analysis of the embryo or fetus who receive CMA testing of fetal tissue, the evidence includes prospective and retrospective cohort studies that report on the yield of CMA testing. Relevant outcomes are test accuracy and validity, other test performance measures, changes in reproductive decision making, morbid events, and quality of life. The available evidence has suggested that CMA testing has a high rate of concordance with standard karyotyping. For both early and late pregnancy loss, CMA is more likely to yield a result than karyotyping. Other studies have reported that CMA testing detects a substantial number of abnormalities in patients with normal karyotypes, although the precise yield is uncertain and likely varies based on gestational age. Rates of variants of uncertain significance in CMA testing of miscarriage samples are not well characterized. Potential benefits from identifying a genetic abnormality in a miscarriage or IUFD include reducing emotional distress for families, altering additional testing undertaken to assess for other causes of pregnancy loss, and changing reproductive decision making for future pregnancies. The potential for clinical utility with CMA testing of fetal tissue in pregnancy loss is parallel to that for obtaining a karyotype of fetal tissue in pregnancy loss, which is recommended by a number of organizations. None of the studies identified directly demonstrated whether (or how) patient management would change based on CMA testing of POC from early or late pregnancy losses, nor did they demonstrate how patient outcomes would improve; however, the available evidence suggests that, for situations in which a genetic evaluation is indicated, CMA testing would be expected to perform as well as (or better) than standard karyotyping. The evidence is sufficient to determine that the technology results in a meaningful improvement in the net health outcome.

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V. DEFINITIONS

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EARLY PREGNANCY LOSS OR MISCARRIAGE is considered to be a pregnancy loss that occurs at or before 20 weeks of gestational age.

FETAL TISSUE may consist of fetal tissue, a formed fetus, or placental tissue derived from the fetal genotype, depending on the stage of pregnancy at the time of the fetal loss.

INTRAUTERINE FETAL DEMISE is defined as delivery of a non-live-born fetus after 20 weeks of gestational age.

VI. DISCLAIMER

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Capital Blue Cross' medical policies are used to determine coverage for specific medical technologies, procedures, equipment, and services. These medical policies do not constitute medical advice and are subject to change as required by law or applicable clinical evidence from independent treatment guidelines. Treating providers are solely responsible for medical advice and treatment of members. These polices are not a guarantee of coverage or payment. Payment of claims is subject to a determination regarding the member's benefit program and eligibility on the date of service, and a determination that the services are medically necessary and appropriate. Final processing of a claim is based upon the terms of contract that applies to the members' benefit program, including benefit limitations and exclusions. If a provider or a member has a question concerning this medical policy, please contact Capital Blue Cross' Provider Services or Member Services.

VII. CODING INFORMATION

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Note: This list of codes may not be all-inclusive, and codes are subject to change at any time. The identification of a code in this section does not denote coverage as coverage is determined by the terms of member benefit information. In addition, not all covered services are eligible for separate reimbursement.

Covered when medically necessary:

Procedure Codes								
81228	81229	81479	0252U					

ICD-10-CM Diagnosis Codes	Description
N96	Recurrent pregnancy loss
O02.1	Missed abortion

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ICD-10-CM Diagnosis Codes	Description
O02.9	Abnormal product of conception, unspecified
O03.4	Incomplete spontaneous abortion without complication
O03.89	Complete or unspecified spontaneous abortion with other complications
O03.9	Complete or unspecified spontaneous abortion without complication
O26.20	Pregnancy care for patient with recurrent pregnancy loss, unspecified trimester
O26.21	Pregnancy care for patient with recurrent pregnancy loss, first trimester
O26.22	Pregnancy care for patient with recurrent pregnancy loss, second trimester
O26.23	Pregnancy care for patient with recurrent pregnancy loss, third trimester
O36.4XX0	Maternal care for intrauterine death, not applicable or unspecified
O36.4XX1	Maternal care for intrauterine death, fetus 1
O36.4XX2	Maternal care for intrauterine death, fetus 2
O36.4XX3	Maternal care for intrauterine death, fetus 3
O36.4XX4	Maternal care for intrauterine death, fetus 4
O36.4XX5	Maternal care for intrauterine death, fetus 5
O36.4XX9	Maternal care for intrauterine death, other fetus
Z37.1	Single stillbirth
Z37.3	Twins, one liveborn and one stillborn
Z37.4	Twins, both stillborn
Z37.60	Multiple births, unspecified, some liveborn
Z37.61	Triplets, some liveborn
Z37.62	Quadruplets, some liveborn
Z37.63	Quintuplets, some liveborn
Z37.64	Sextuplets, some liveborn
Z37.69	Other multiple births, some liveborn
Z37.7	Other multiple births, all stillborn

VIII. REFERENCES

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IX. POLICY HISTORY

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MP 7.028	**03/06/2020 Consensus Review.** FEP Policy no longer effective. References reviewed.
	06/15/2021 Administrative Update. Added new code 0252U.
	10/28/2021 Consensus Review. No change to policy statement. FEP language updated.
	11/18/2022 Consensus Review. No change to policy statement. Background, references updated. No coding changes.
	12/20/2023 Consensus Review. No change to policy statement. Code 88262 removed from policy. Reference and guidelines updated.
	08/20/2024 Minor Review. Updated the policy statement. References updated. Updated coding table.
	07/15/2025 Consensus Review. No change to policy statement
	09/23/2025 Administrative Update. Removed Benefit Variations Section and updated Disclaimer.
	03/06/2026 Retirement Review. Service to be managed by the vendor Evicore.

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