



AFMC Inhouse Guidelines for Level 1 Approval of Emergency Room Claims Social Security Act §1867 “Prudent Layperson”

The Prudent Layperson Standard is a legal requirement in healthcare that ensures insurance companies cover emergency medical services based on the patient’s symptoms rather than the final diagnosis. The standard protects patients from being denied coverage for emergency care when they reasonably believe their symptoms warrant immediate attention.

Unless otherwise stated, all conditions listed below must be in the acute period of ≤ 24 hours unless documentation supports a worsened status change on date of presentation. Examples are not all inclusive.

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1. Cardiovascular Symptoms

- Chest pain or pressure
- Shortness of breath
- Palpitations
- Pain in chest or jaw

2. Neurological Symptoms

- Weakness
- Severe headache
- Confusion
- Clear change in mental status or neurological examination
- Fainting
- Stroke symptoms
 - Fainting



- Loss of balance
- Difficulty speaking and/or difficulty understanding speech
- Changes to vision
 - Blurred
 - Double vision
 - Vision loss
- Paralysis
- Witnessed seizure
- Syncopal event

3. Respiratory Distress

Difficulty breathing or shortness of breath requiring O2 (not home O2)

- Severe asthma attack
- Cyanosis
- Sustained tachypnea
- Use of accessory muscles
- Tracheostomy replacement with documented impairment of airway function
air exchange

4. Severe Pain

- Abdominal pain
- Back pain
- Sudden severe headache
- Sudden severe headache with fever or stiff neck

5. Trauma or Injury

- Head injury
- Bleeding
- Lacerations (not scratches or abrasions) with repair performed by MD
- Suspected fractures
- Suspected sprains
- Suspected dislocations
- Suspected Neck or spine injury
- Burn



- Over three” wide
 - On hands
 - On face
 - On genitals
- Smoke inhalation
- Injury with wheeled conveyance
 - Motor vehicle
 - Bicycles
 - Skateboards
 - Moped
- Shock symptoms
- Bleeding has failed to cease after adequate pressure
 - Nosebleeds
 - Puncture wound
 - Hemorrhoids
 - Varicose veins
- Snake bite
- Near drowning
- Animal bites
- Victims of criminal activity
 - Domestic abuse
 - Child abuse
- Foreign body (regardless of age or duration)
 - Nose
 - Eyes

6. Obstetric

- Vaginal bleeding
- Pregnancy abdominal pain
- Symptoms suggestive of contractions and/or premature rupture of membranes

7. Behavioral Health

- Suicidal thoughts or attempt



- Hallucinations
- Danger to self

8. Infection Signs

- High fever (above 102° at presentation)
- Children ≤ 3 months with fever
 - over 98° axillary
 - 99° or over oral
 - 100° or over rectal
- Children under the age of six who present with infectious processes
 - ear infections
 - sore throat
 - Vomiting
 - belly pain
- Abscess that requires I&D
- Rapid rash

9. Allergic Reactions

- Throat swelling
- Breathing trouble
- Hives

10. GI Emergencies

- Persistent vomiting
- Vomiting blood
- Vomiting coffee ground

11. GU Symptoms

- Flank pain
- Blood in urine

12. Metabolic

- Extreme thirst/confusion
- Hypoglycemia



13. Vision

- Sudden vision loss
- Floaters

14. ENT

- Foreign object
- Severe throat swelling

15. Toxins

- Overdose
- Chemical exposure

16. Environmental

- Heat stroke
- Hypothermia

17. Pediatric

- Infant fever
- Lethargy

18. Post-Surgical

- Severe pain
- Fever/bleeding

19. Medication Issues

- Double dosing
- Allergic reaction

20. Unexplained

- Severe fatigue
- Collapse
- Unusual bleeding in a patient of childbearing age



21. Skin Changes

- Rapid swelling
- Blue patches

22. Circulatory

- Cold limb
- Leg swelling

23. Behavior Changes

- New confusion
- Severe agitation

24. Internal Bleeding

- Dizziness after injury
- Blood in stool (not occult or remote history of)

25. Chronic Flares

- COPD flare
- Sickle cell crisis
- Asthma
- Diabetes
- Epilepsy
- Kidney disease
- Allergy

26. Post-Immunization

- High fever
- Injection swelling

27. Blood Sugar

- Confusion
- Fruity breath



28. Electrical

- Electric shock
- Lightning strike

29. Delayed Injury

- Increasing swelling
- Loss of function

30. Severe Sudden

- Intense dizziness
- Chest/back pain

31. Admission or transfer

- Admitted to observation or inpatient.
- Transferred to another E.R. for higher level of care
- Transferred from another E.R. for higher level of care