

Congestive heart failure

Documentation and coding: Individual & Family Plans

October 2025

For coding education questions, email CignaHealthcareHCPEducation@CignaHealthcare.com.

It is important to accurately document and code diagnoses when submitting claims for your patients with Cigna Healthcare®-administered coverage. This helps ensure your diagnosis and coding practices comply with all applicable legal requirements,¹ while enabling us to provide our customers with the benefits and resources they need. For additional information and resources, visit the Cigna Healthcare Individual & Family Plans page at CignaforHCP.com/IFP.

The information that follows is designed to provide guidance for the documentation and coding of claims for your patients with a congestive heart failure diagnosis. It is not meant to replace your clinical judgment when caring for your patients.

Definition

Congestive heart failure (CHF), often referred to as heart failure, is a complex clinical syndrome characterized by current or prior characteristic symptoms, such as dyspnea and fatigue, and evidence of cardiac dysfunction as a cause of these symptoms.

From a hemodynamic perspective, heart failure is a disorder in which the heart cannot pump blood to the body at a rate commensurate with its needs or can do so only at the cost of high-filling pressures.²

The heart's function is measured based on a percentage known as the ejection fraction (EF). The EF plays a primary role in the diagnosis of CHF. A normal EF is classified as above 50 percent. Imaging studies such as an echocardiogram, a cardiac magnetic resonance imaging scan, or a nuclear cardiac scan can estimate the EF.³

Systolic heart failure	Diastolic heart failure
HFrEF (heart failure with reduced EF)	HFpEF (heart failure with preserved EF)
EF ≤ 40%	EF ≥ 50%
Flaccid heart	Stiff heart

Types of cardiomyopathy:

- Dilated
- Hypertrophic (segmental hypertrophy)
- Restrictive (amyloid)
- Takotsubo

Severity of CHF

The severity of CHF is classified through clinical symptoms along with the New York Heart Association classification system.

- Class I – No physical limitations
- Class II – Slight limitations, comfortable at rest
- Class III – Marked limitations, comfortable at rest
- Class IV – Severe limitations at rest

The therapeutic options for CHF include medication and device interventions.

Documentation tips

ICD-10-CM⁴ coding guidelines indicate a combination code should be used when hypertension and CHF are addressed on the same date of service.

The combination codes include:

- Hypertension (I11.0, I13.0, or I13.2).
- Congestive heart failure (I50.-)

Coding tips

- Use codes I50.2- and I50.3, respectively, when documentation links heart failure to systolic or diastolic dysfunction.⁶
- Use I51.89 (other ill-defined heart diseases) for diastolic or systolic dysfunction in the absence of provider linkage.⁷
- When documented, interpret HFrEF and HFpEF to mean systolic heart failure or diastolic heart failure, respectively.⁸
- When myocardial degeneration (code I51.5) or cardiomegaly (code 51.7) is linked to hypertension, use only code I11.9 hypertensive heart disease without heart failure. No other code (I51.5 or I51.7) is needed.

Congestive heart failure (CHF)

ICD-10 code	Description	Additional characters to use
I50.1	Left ventricular failure, unspecified	
I50.2-	Systolic (congestive) heart failure	(-) Add 5th character 0 – Unspecified systolic (congestive) heart failure 1 – Acute systolic (congestive) heart failure 2 – Chronic systolic (congestive) heart failure 3 – Acute on chronic systolic (congestive) heart failure
I50.3-	Diastolic (congestive) heart failure	(-) Add 5th character 0 – Unspecified diastolic (congestive) heart failure 1 – Acute diastolic (congestive) heart failure 2 – Chronic diastolic (congestive) heart failure 3 – Acute on chronic diastolic (congestive) heart failure
I50.4-	Combined systolic (congestive) and diastolic (congestive) heart failure	(-) Add 5th character 0 – Unspecified combined systolic and diastolic (congestive) heart failure 1 – Acute combined systolic and diastolic (congestive) heart failure 2 – Chronic combined systolic and diastolic (congestive) heart failure 3 – Acute on chronic combined systolic and diastolic (congestive) heart failure
I50.81-	Right heart failure	(-) Add 6th character 0 – Right heart failure, unspecified 1 – Acute right heart failure 2 – Chronic right heart failure 2 – Acute on chronic heart failure 3 – Right heart failure due to left heart failure
I50.82	Biventricular heart failure	
I50.83	High output heart failure	
I50.84	End stage heart failure	
I50.89	Other heart failure ⁵	
I50.9	Heart failure, unspecified	

Hypertensive CHF combinations

ICD-10 code	Description	Documentation tips
I11.0	Hypertensive heart disease with heart failure	Use additional code to identify the type of heart failure (I50.-).
I13.0	Hypertensive heart and chronic kidney disease (CKD) with heart failure and stages 1–4 CKD or unspecified CKD	Use additional code to identify the: <ul style="list-style-type: none"> Type of heart failure (I50.-). Stage of CKD (N18.1–N18.4, N18.9).
I13.2	Hypertensive heart and CKD with heart failure with stage 5 CKD or ESRD	Use additional code to identify the: <ul style="list-style-type: none"> Type of heart failure (I50.-). Stage of CKD (N18.5, N18.6)

- 1 Diagnosis inaccuracies that are not addressed can result in administrative sanctions and potential financial penalties.
- 2 Wilson S. Colucci, MD, et al. "Heart failure: Clinical manifestations and diagnosis in adults." UpToDate. 20 April 2022. Retrieved from <https://www.UpToDate.com/contents/heart-failure-clinical-manifestations-and-diagnosis-in-adults>.
- 3 Wilson S. Colucci, MD. "Determining the etiology and severity of heart failure or cardiomyopathy." UpToDate. 17 February 2022. Retrieved from <https://www.UpToDate.com/contents/determining-the-etiology-and-severity-of-heart-failure-or-cardiomyopathy>.
- 4 International Classification of Diseases, 10th Revision, Clinical Modification.
- 5 Conditions that fall within the "other" category codes must be directly identified in the documentation and linked by the provider to support a combination code. See ICD-10-CM Official Guidelines for Coding and Reporting FY 2023 -- UPDATED April 1, 2023." Centers for Medicare & Medicaid Services. Retrieved from <https://www.CMS.gov/files/document/fy-2023-icd-10-cm-coding-guidelines-updated-01/11/2023.pdf>.
- 6 American Hospital Association (AHA) Coding Clinic, 1st quarter 2017.
- 7 AHA Coding Clinic, 1st quarter 2009.
- 8 AHA Coding Clinic, 1st quarter 2016.