

Social determinants of health

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 that support social determinants of health (SDOH) documented in a patient's medical record. It is not meant to replace your clinical judgment when caring for your patients.

General guidance

- Document findings to support a status described as SDOH.
- Document a statement that is compatible with International Classification of Diseases, 10th Revision, Clinical Modification (ICD-10-CM) nomenclature.
- Document the treatment plan and follow up. A treatment plan can be in the form of a medication, referral, diet, monitoring, and/or ordering a diagnostic exam.
- Confirm that a face-to-face or telehealth encounter is signed and dated by the clinician. Include the printed version that contains the clinician's full name and credentials (e.g., MD, DO, NP, PA).
- Assign as many SDOH ICD-10 codes as needed to describe all the conditions or risk factors, being sure that the documentation is specific to the problem or risk factor. (e.g., Problems living alone [Z60.2] should not be assigned to everyone living alone.)
- Ensure that when a patient self-reports SDOH, the information is included in the medical record and signed off by the clinician or provider.²

- When assigning an SDOH ICD-10 code based on medical record documentation from other clinicians (e.g., LCSW, social worker), include their documentation in the medical record.²

Note: In the charts on the next pages, "excludes 1" means both the code and the excluded code can be used together (with supportive documentation). "Excludes 2" means the code and the excluded code cannot occur together.

Subjective documentation considerations

- Ask patients to provide details surrounding SDOH.

Objective documentation considerations

- Confirm subjective complaints with specific examination findings.
- Direct careful attention to the specific current or past history of the SDOH (i.e., past versus current abuse).

¹ Diagnosis inaccuracies that are not addressed can result in administrative sanctions and potential financial penalties.

² "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>.

Problems related to education and literacy

ICD-10 code	Description
Z55.0	Illiteracy and low-level literacy
Z55.1	Schooling unavailable and unattainable
Z55.2	Failed school examination
Z55.3	Underachievement in school

ICD-10 code	Description	Additional characters to use
Z55.4	Educational maladjustment and discord with teachers and classmates	
Z55.5	Less than a high school diploma (no GED)	
Z55.8	Other problems related to education and literacy (e.g., inadequate teaching)	
Z55.9	Problems related to education and literacy, unspecified (e.g., academic problems, NOS)	

Problems related to employment and unemployment

ICD-10 code	Description
Z56.0	Unemployment, unspecified
Z56.1	Change of job
Z56.2	Threat of job loss
Z56.3	Stressful work schedules
Z56.4	Discord with boss and workmates

ICD-10 code	Description	Additional characters to use
Z56.5	Uncongenial work environment (e.g., difficult conditions at work)	
Z56.6	Other physical and mental strain related to work	
Z56.8	Other problems related to employment	1 – Sexual harassment on job 2 – Military deployment status 9 – Other problems related to employment
Z56.9	Other problems related to employment	

Occupational exposure to risk factors

ICD-10 code	Description	Additional characters to use
Z57.0	Occupational exposure to noise	
Z57.1	Occupational exposure to radiation	
Z57.2	Occupational exposure to dust	
Z57.3	Occupational exposure to other air contaminants	1 – Occupational exposure to environmental tobacco smoke <i>Excludes environmental exposure to tobacco smoke (Z77.220)</i> 9 – Occupational exposure to other air contaminants

ICD-10 code	Description
Z57.4	Occupational exposure to toxic agents in agriculture (e.g., agricultural solids, liquids, gases, or vapors)
Z57.5	Occupational exposure to toxic agents in other industries (e.g., other industrial solids, liquids, gases, or vapors)
Z57.7	Occupational exposure to vibration
Z57.8	Occupational exposure to other risk factors

Problems related to physical environment

ICD-10 code	Description
Z58.6	Inadequate drinking water supply or lack of safe drinking water <i>Excludes 2: Deprivations of water (T73.1) and occupational exposure (Z57.-).</i>

Problems related to housing and economic circumstance

Excludes 2: Problems related to upbringing (Z62.-)

ICD-10 code	Description	Additional characters to use	ICD-10 code	Description	Additional characters to use
Z59.0	Homelessness	0 – Homelessness, unspecified 1 – Sheltered homelessness (e.g., shelter, motel, scattered site housing, temporary or transitional situation) 2 – Unsheltered homelessness (e.g., abandoned building, cars, parks, sidewalk, living on the street)	Z59.6	Low income	
Z59.1	Inadequate housing (e.g., lack of heating, restriction of space, technical defects in home, unsatisfactory surroundings) <i>Excludes 1: Problems related to the natural and physical environment (Z77.1-)</i>		Z59.7	Insufficient social insurance and welfare support	
Z59.2	Discord with neighbors, lodgers, and landlord		Z59.8	Other problems related to housing and economic circumstances	2– Transportation insecurity 6– Financial insecurity (bankruptcy, money problems) 7– Material hardship 9– Other problems (foreclosure, credit) 11– Housing instability, housed with risk of homelessness 12– Housing instability, housed (foreclosure on home, homelessness in past 12 months) 19– Housing instability, housed unspecified
Z59.3	Problems related to living in residential institution (e.g., boarding school) <i>Excludes 1: Institutional upbringing (Z62.2)</i>		Z59.86	Financial insecurity	1– Difficulty paying for utilities 2– Other specified financial insecurity 3– Unspecified
Z59.4	Lack of adequate food <i>Excludes 2: Deprivation of food (T73.0), effects of hunger (T73.0), inappropriate diet/eating habits (Z72.4), or malnutrition (E40–E46)</i>	1 – Food insecurity 8 – Other specified lack of food (inadequate or lack of food)	Z59.9	Problem related to housing and economic circumstances, unspecified	
Z59.5	Extreme poverty				

Problems related to social environment

ICD-10 code	Description	ICD-10 code	Description
Z60.0	Problems of adjustment to life-cycle transitions (empty nest)	Z60.5	Target of (perceived) adverse discrimination and persecution <i>Excludes 1: Z60.4</i>
Z60.2	Problems related to living alone	Z60.8	Other problems related to social environment
Z60.3	Acculturation difficulty (migration)	Z60.9	Problems related to social environment, unspecified
Z60.4	Social exclusion and rejection <i>Excludes 1: Z60.5</i>		

Problems related to upbringing

ICD-10 code	Description	Additional characters to use
Z62.0	Inadequate parental supervision and control	
Z62.1	Parent overprotection	
Z62.2	Upbringing away from parents	1 – Welfare custody <i>Excludes 2: Z63.5)</i> 2 – Institutional upbringing (orphanage or group home) 9 – Upbringing away from parents
Z62.3	Hostility toward and scapegoating of child	
Z62.6	Inappropriate (excessive) parental pressure	

ICD-10 code	Description	Additional characters to use
Z62.8	Other specified problems related to upbringing	Personal history of abuse (<i>excludes current abuse</i>): 10– Physical AND sexual abuse in childhood 11– Psychological abuse in childhood 12– Neglect in childhood 13– Forced labor or sexual exploitation in childhood 14– Unspecified abuse in childhood Parent-child conflict: 20– Parent-biological child conflict 21– Parent-adopted child conflict 22– Parent-foster child conflict Other specified problems related to upbringing: 90– Parent-child estrangement NEC 91– Sibling rivalry 98– Other specified
Z62.9	Problem related to upbringing, unspecified	

Other problems related to primary support group, including family circumstances

ICD-10 code	Description	Additional characters to use
Z63.0	Problems in relationship with spouse or partner	
Z63.1	Problems with in-laws	
Z63.3	Absence of family member	1 – Absence of family member due to military deployment 2 – Other absence of family member
Z63.4	Disappearance and death of family member	

ICD-10 code	Description	Additional characters to use
Z63.5	Disruption of family by separation or divorce (marital) (problem for parent due to child in welfare custody)	
Z63.6	Dependent relative needing care at home	
Z63.7	Other stressful life events effecting family and household	71– Stress on family due to return of family member from military deployment 72– Alcoholism and drug addiction in family 79– Other stressful life events affecting family and household
Z63.8	Other specified problems related to support group (e.g., family discord, estrangement, lack of family support)	
Z63.9	Problem related to primary support group, unspecified (e.g., relationship disorder NOS)	

Problems related to certain psychosocial circumstances

ICD-10 code	Description	ICD-10 code	Description
Z64.0	Problems related to unwanted pregnancy	Z64.4	Discord with counselors (probation officer, social worker)
Z64.1	Problems related to multiparity		

Problems related to other psychosocial circumstances

ICD-10 code	Description	ICD-10 code	Description
Z65.0	Conviction in civil and criminal proceedings without imprisonment	Z65.4	Victim of crime and terrorism
Z65.1	Imprisonment related to multiparity	Z65.5	Exposure to disaster, war, and other hostilities <i>Excludes 1: Z60.5</i>
Z65.2	Problems related to release from prison	Z65.8	Other specified problems related to psychosocial circumstances (religious or spiritual problem)
Z65.3	Problems related to other legal circumstances (e.g., arrest, child custody/support, litigation)	Z65.9	Problem related to unspecified psychosocial circumstances