

Umbilical Cord Blood Harvesting and Storage for Future Use

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[Instructions for Use](#)

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Related Optum Clinical Guideline
• Hematopoietic Stem Cell Transplantation
Commercial Policy
• Umbilical Cord Blood Harvesting and Storage for Future Use

Application

This Medical Policy does not apply to the states listed below; refer to the state-specific policy/guideline, if noted:

State	Policy/Guideline
Idaho	Umbilical Cord Blood Harvesting and Storage for Future Use (for Idaho Only)
Indiana	Umbilical Cord Blood Harvesting and Storage for Future Use (for Indiana Only)
Kansas	Umbilical Cord Blood Harvesting and Storage for Future Use (for Kansas Only)
Kentucky	Umbilical Cord Blood Harvesting and Storage for Future Use (for Kentucky Only)
Nebraska	Umbilical Cord Blood Harvesting and Storage for Future Use (for Nebraska Only)
New Jersey	Umbilical Cord Blood Harvesting and Storage for Future Use (for New Jersey Only)
New Mexico	Umbilical Cord Blood Harvesting and Storage for Future Use (for New Mexico Only)
North Carolina	Umbilical Cord Blood Harvesting and Storage for Future Use (for North Carolina Only)
Ohio	Umbilical Cord Blood Harvesting and Storage for Future Use (for Ohio Only)
Pennsylvania	Umbilical Cord Blood Harvesting and Storage for Future Use (for Pennsylvania Only)
Tennessee	Umbilical Cord Blood Harvesting and Storage for Future Use (for Tennessee Only)

Coverage Rationale

Due to insufficient evidence of efficacy, prophylactic collection and storage of umbilical cord blood is unproven and not medically necessary for an individual who is currently healthy but desiring to provide the opportunity for a future unspecified autologous or allogeneic stem cell transplantation.

For additional information and coverage of umbilical cord blood stem cell transplantation, refer to the Optum Clinical Guideline titled [Hematopoietic Stem Cell Transplantation](#).

Applicable Codes

The following list(s) of procedure and/or diagnosis codes is provided for reference purposes only and may not be all inclusive. Listing of a code in this policy does not imply that the service described by the code is a covered or non-covered

health service. Benefit coverage for health services is determined by federal, state, or contractual requirements and applicable laws that may require coverage for a specific service. The inclusion of a code does not imply any right to reimbursement or guarantee claim payment. Other Policies and Guidelines may apply.

CPT Code	Description
38205	Blood-derived hematopoietic progenitor cell harvesting for transplantation, per collection; allogeneic
38206	Blood-derived hematopoietic progenitor cell harvesting for transplantation, per collection; autologous
38207	Transplant preparation of hematopoietic progenitor cells; cryopreservation and storage
88240	Cryopreservation, freezing and storage of cells, each cell line

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HCPCS Code	Description
S2140	Cord blood harvesting for transplantation, allogeneic

Description of Services

Umbilical cord and placental blood are rich in stem cells that can be used to treat diseases such as leukemia, lymphoma, myeloma, aplastic anemia, and certain immunologic and metabolic disorders. Cord blood banking is a process of salvaging the umbilical cord and placental blood and storing it for future transplant procedures by cryogenically freezing it immediately after the birthing process.

Use of cord blood as a source of hematopoietic (blood-forming) stem cells has led to the establishment of cord blood banks worldwide. Private cord blood banks store cord blood for future use by the child (autologous) or a family member (allogeneic) should the need arise. Public cord blood banks accept cord blood donations and make them available to anyone in need of a transplant due to illness.

Clinical Evidence

A search of the published clinical evidence did not find any high-quality studies evaluating the storage of umbilical cord blood for hypothetical future use.

Clinical Practice Guidelines

American Academy of Pediatrics

In a policy statement, the AAP states that although private cord blood banks serve parents who elect to store cord blood for potential self-use later in life, there is little evidence supporting use for this purpose. Accurate information about the potential benefits and limitations of allogeneic and autologous cord blood banking and transplantation should be provided. Parents should be informed that autologous cord blood would not be used as a stem cell source if the donor developed leukemia later in life. It is important for parents to be aware that at this time, there is no scientific data to support the claim that autologous cord blood is a tissue source proven to be of value for regenerative medical purposes (Shearer et al., 2017).

American College of Obstetrics and Gynecology (ACOG)

An ACOG committee opinion states that if a patient requests information about umbilical cord blood banking, balanced and accurate information regarding the advantages and disadvantages of public and private banking should be provided. Patients should be aware that in certain instances, use of one's own stem cells is contraindicated. Most conditions potentially treated by a patient's own umbilical cord blood already exist in his or her own cells, and therefore, the stored blood cannot be used to treat the same individual. The chance of an autologous unit of umbilical cord blood being used for a child or family member is remote, unless a family member is known to have a medical condition that could be treated with transplant, and this fact should be disclosed to the patient. Directed cord blood banking should be encouraged when there is knowledge of a full sibling in the family with a medical condition that could benefit from cord blood transplantation. They also state that the routine collection and storage of umbilical cord blood with a private cord blood bank is not supported by the available evidence. Patients should be made aware of the financial obligation for processing and annual storage fees related to for-profit cord blood banks. Families may consider the societal benefit from public umbilical cord blood donation to increase the chance for all groups of finding a matched cord blood unit (ACOG, 2019).

In a separate FAQ, ACOG states that storing a child's stem cells in a private bank as "insurance" against future disease is not recommended (ACOG, 2020; last updated February 2021; last reviewed May 2024).

American Medical Association (AMA)

In a report from the Council on Ethical and Judicial Affairs, the AMA states that umbilical cord blood stem cells are useful for some therapeutic purposes and that the utility of umbilical cord blood stem cells is greater when the donation is to a public rather than private bank. Physicians should encourage women who wish to donate cord blood to donate to a public bank if one is available. The AMA also indicates that private banking should be considered in the unusual circumstance when a family predisposition to a condition in which umbilical cord stem cells are therapeutically indicated. However, because of cost, limited likelihood of use, and inaccessibility to others, private banking should not be recommended to low-risk families (AMA, 2007).

American Society for Transplantation and Cellular Therapy (ASTCT) [formerly named American Society for Blood and Marrow Transplantation (ASBMT)]

ASTCT/ASBMT published the following recommendations related to banking of umbilical cord blood:

- Public banking of cord blood is encouraged where possible.
- Storage of cord blood for personal use is not recommended.
- Collecting and storing cord blood for a family member is recommended when there is a sibling with a disease that may be successfully treated with an allogeneic transplant.
- Family member banking on behalf of a parent with a disease that may be successfully treated with an allogeneic transplant is only recommended when there are shared human leukocyte antigen (HLA)-antigens between the parents (Ballen et al., 2008).

Royal College of Obstetricians and Gynaecologists (RCOG)

RCOG states that collection of non-directed donations and directed donations for at-risk families are acceptable procedures through established public sector cord blood banks. However, there is still insufficient evidence to recommend directed commercial cord blood collection and stem-cell storage in low-risk families (RCOG, 2006).

U.S. Food and Drug Administration (FDA)

This section is to be used for informational purposes only. FDA approval alone is not a basis for coverage.

Cord blood stored for potential future use by a patient unrelated to the donor meets the definition of "drug" under the Food, Drug & Cosmetic Act and "biological product" under Section 351 of the Public Health Service Act. Cord blood in this category must meet additional requirements and be licensed under a biologics license application (BLA), or subject to an investigational new drug application (IND) before use. July 2012.

<http://www.fda.gov/biologicsbloodvaccines/resourcesforyou/consumers/ucm236044.htm>. (Accessed March 19, 2025)

Center for Biologics Evaluation and Research. Guidance for Industry and FDA Staff. Investigational new drug applications for minimally manipulated unrelated allogeneic placental/umbilical cord blood intended for hematopoietic and immunologic reconstitution in patients with disorders affecting the hematopoietic system. March 2014. <https://www.fda.gov/regulatory-information/search-fda-guidance-documents/ind-applications-minimally-manipulated-unrelated-allogeneic-placentalumbilical-cord-blood-intended>. (Accessed March 19, 2025)

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Policy History/Revision Information

Date	Summary of Changes
04/01/2026	<p>Template Update</p> <ul style="list-style-type: none"> Removed content/language pertaining to the state of Louisiana
11/01/2025	<p>Application Nebraska and North Carolina</p> <ul style="list-style-type: none"> Added language to indicate this Medical Policy does not apply to the states of Nebraska and North Carolina; refer to the state-specific policy versions
10/01/2025	<p>Coverage Rationale</p> <ul style="list-style-type: none"> Replaced language indicating “collection and storage of umbilical cord blood is unproven and not medically necessary for a <i>person</i> who is currently healthy but desiring to provide the opportunity for a <i>hypothetical</i>, future transplantation due to insufficient evidence of efficacy” with “<i>prophylactic</i> collection and storage of umbilical cord blood is unproven and not medically necessary for an <i>individual</i> who is currently healthy but desiring to provide the opportunity for a future <i>unspecified autologous or allogeneic stem cell</i> transplantation due to insufficient evidence of efficacy” <p>Supporting Information</p> <ul style="list-style-type: none"> Updated <i>Clinical Evidence</i> and <i>References</i> sections to reflect the most current information Archived previous policy version CS127.O

Instructions for Use

This Medical Policy provides assistance in interpreting UnitedHealthcare standard benefit plans. When deciding coverage, the federal, state, or contractual requirements for benefit plan coverage must be referenced as the terms of the federal, state, or contractual requirements for benefit plan coverage may differ from the standard benefit plan. In the event of a conflict, the federal, state, or contractual requirements for benefit plan coverage govern. Before using this policy, check the federal, state, or contractual requirements for benefit plan coverage. UnitedHealthcare reserves the right to modify its Policies and Guidelines as necessary. This Medical Policy is provided for informational purposes. It does not constitute medical advice.

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