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Connecting Social Determinants of Health to ICD-10-CM Z Codes: Diagnosis Coding

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ICD-10-CM Z Codes

ICD-10 CM codes Z55-Z65 describe “Persons with potential health hazards related to socioeconomic and psychosocial circumstances, which are linked to [Social Determinants of Health](#) (SDOH)”. Social Determinants of Health may have a significant impact on a patient’s overall health and outcomes. Examples of SDOH may include:

- Safe housing, transportation, and neighborhoods
- Access to nutritious foods and physical activity opportunities
- Polluted air and water
- Racism, discrimination, and violence
- Education, job opportunities, and income
- Language and literacy skills

If a patient is identified as having SDOH, the information needs to be connected to a Z code. The Z codes in “Persons with potential health hazards related to socioeconomic and psychosocial circumstances” (Z55-Z65) describe the following:

- Z55- Problems related to education and literacy
- Z56- Problems related to employment and unemployment
- Z57- Occupational exposure to risk factors
- Z58- Problems related to physical environment
- Z59- Problems related to housing and economic circumstances
- Z60- Problems related to social environment
- Z62- Problems related to upbringing
- Z63- Other problems related to primary support group, including family circumstances
- Z64- Problems related to certain psychosocial circumstances
- Z65- Problems related to other psychosocial circumstances

Under each heading are subcodes to further describe the patient’s SDOH, therefore it is important to code to the highest level of specificity.

Reporting Guidelines

Assigning the appropriate Z code to the patient’s SDOH can be challenging. A screening tool that corresponds to “Persons with potential health hazards related to socioeconomic and psychosocial

circumstances” will make the process easier such as, but not limited to NCCN distress thermometer. However, it should be noted some of the Z codes are ambiguous, not a one-to-one match, or may not exist for a particular SDOH.

Steps for Code Selection

1. The patient indicates in the screening tool they are experiencing significant stress regarding medical expenses (they do not currently have insurance) and covering rent. They are also currently unemployed.
2. In the index of the ICD-10/CM manual, you would look up “problems” and find “finance” (Z59.9), “housing” (Z59.9), and “employment – unemployed” (Z56.0) which closely match the SDOH factors identified in the screening tool.
3. Go to chapter 21 in the ICD-10 CM manual and then “Persons with potential health hazards related to socioeconomic and psychosocial circumstances” (Z55-Z65).
4. Under the headings Z59- “Problems related to housing and economic circumstances” and Z56- “Problems related to employment and unemployment” select the codes with the highest specificity that most closely describe the patient’s indicated SDOH.

Social Determinants of Health	ICD-10 CM Z Codes
Medical and financial expenses	Z59.86 Financial insecurity
Healthcare coverage- no insurance	Z59.71 Insufficient health insurance coverage
Housing- behind on rent, threat of eviction	Z59.819 Housing instability, housed unspecified
Work- unemployed	Z56.0 Unemployment, unspecified

Example

A 50-year-old woman with breast cancer is currently receiving chemotherapy and experiencing serious side effects. The patient is also caring for her 80-year-old father with dementia, who lives with her. The patient is experiencing a significant amount of stress regarding her father’s care while undergoing treatment.

1. Since the patient indicated the source of her stress is related to the care of her father, see “problems” in the index of the ICD-10/CM which lists “care of sick or handicapped person in family or household **(Z63.6)**.”
2. Go to chapter 21 in the ICD-10 CM manual- “Factors influencing health status and contact with health services **(Z00-Z99)**.”
3. The codes related to SDOH can be found in “Persons with potential health hazards related to socioeconomic and psychosocial circumstances” **(Z55-Z65)**.
4. Under Z63, it is verified that in this circumstance the most specific code that is appropriate would be **“Z63.6 Dependent relative needing care at home.”**



Reminder!

- Code to the highest level of specificity
- Include other relevant diagnoses in the claim and medical record
- Z codes must be accompanied by a procedure or service code (CPT®, HCPCS, ICD-10 PCS)

Resources

[American Society of Clinical Oncology Health Equity](#)

ASCO has developed a wide range of resources to help its members and the larger cancer community better understand and address health equity issues in cancer research and care.

[Centers for Medicare and Medicaid Services Equity Initiatives](#)

The CMS Office of Minority Health has designed several initiatives to eliminate disparities in health care quality and access, so that all CMS beneficiaries can achieve their highest level of health.

[Utilization of Z Codes for Social Determinants of Health among Medicare Fee-for-Service Beneficiaries, 2019](#)

Provides an update to the past-published data highlight focused on Z code claims for Medicare fee-for-service (FFS) beneficiaries in 2017 (Mathew, Hodge, & Khau, 2020)

[CMS Disparities Impact Statement](#)

All health care stakeholders can use this tool to achieve health equity for racial and ethnic minorities, people with disabilities, sexual and gender minorities, individuals with limited English proficiency, and rural populations.

Appendix

Chapter 21- Factors Influencing Health Status and Contact with Health Services

Persons with potential health hazards related to socioeconomic and psychosocial circumstances (Z55-Z65)

Source: [2025 ICD-10 CM](#)

Heading	Sub-headings
Z55 Problems related to education and literacy	Z55.0 Illiteracy and low-level literacy Z55.1 Schooling unavailable and unattainable Z55.2 Failed school examinations Z55.3 Underachievement in school Z55.4 Educational maladjustment and discord with teachers and classmates Z55.5 Less than a high school diploma Z55.6 Problems related to health literacy Z55.8 Other problems related to education and literacy Z55.9 Problems related to education and literacy, unspecified
Z56 Problems related to employment and unemployment	Z56.0 Unemployment, unspecified Z56.1 Change of job Z56.2 Threat of job loss Z56.3 Stressful work schedule Z56.4 Discord with boss and workmates Z56.5 Uncongenial work environment Z56.6 Other physical and mental strain related to work Z56.81 Sexual harassment on the job Z56.82 Military deployment status Z56.89 Other problems related to employment Z56.9 Unspecified problems related to employment
Z57 Occupational exposure to risk factors	Z57.0 Occupational exposure to noise Z57.1 Occupational exposure to radiation Z57.2 Occupational exposure to dust Z57.31 Occupational exposure to environmental tobacco smoke Z57.39 Occupational exposure to other air contaminants Z57.4 Occupational exposure to toxic agents in agriculture Z57.5 Occupational exposure to toxic agents in other industries Z57.6 Occupational exposure to extreme temperature Z57.7 Occupational exposure to vibration Z57.8 Occupational exposure to other risk factors Z57.9 Occupational exposure to unspecified risk factor
Z58 Problems related to physical environment	Z58.6 Inadequate drinking-water supply Z58.81 Basic services unavailable in physical environment Z58.89 Other problems related to physical environment
Z59 Problems related to housing and economic circumstances	Z59.00 Homelessness unspecified Z59.01 Sheltered homelessness Z59.02 Unsheltered homelessness

Heading	Sub-headings
	Z59.10 Inadequate housing, unspecified Z59.11 Inadequate housing environmental temperature Z59.12 Inadequate housing utilities Z59.19 Other inadequate housing Z59.2 Discord with neighbors, lodgers and landlord Z59.3 Problems related to living in residential institution Z59.41 Food insecurity Z59.48 Other specified lack of adequate food Z59.5 Extreme poverty Z59.6 Low income Z59.71 Insufficient health insurance coverage Z59.72 Insufficient welfare support Z59.81 Housing instability, housed Z59.811 Housing instability, housed, with risk of homelessness Z59.812 Housing instability, housed, homelessness in past 12 months Z59.819 Housing instability, housed unspecified Z59.82 Transportation insecurity Z59.86 Financial insecurity Z59.87 Material hardship due to limited financial resources, not elsewhere classified Z59.89 Other problems related to housing and economic circumstances Z59.9 Problem related to housing and economic circumstances, unspecified
Z60 Problems related to social environment	Z60.0 Problems of adjustment to life-cycle transitions Z60.2 Problems related to living alone Z60.3 Acculturation difficulty Z60.4 Social exclusion and rejection Z60.5 Target of (perceived) adverse discrimination and persecution Z60.8 Other problems related to social environment Z60.9 Problem related to social environment, unspecified
Z62 Problems related to upbringing	Z62.0 Inadequate parental supervision and control Z62.1 Parental overprotection Z62.21 Child in welfare custody Z62.22 Institutional upbringing Z62.23 Child in custody of non-parental relative Z62.24 Child in custody of non-relative guardian Z62.29 Other upbringing away from parents Z62.3 Hostility towards and scapegoating of child Z62.6 Inappropriate (excessive) parental pressure Z62.810 Personal history of physical and sexual abuse in childhood Z62.811 Personal history of psychological abuse in childhood Z62.812 Personal history of neglect in childhood Z62.813 Personal history of forced labor or sexual exploitation in childhood Z62.814 Personal history of child financial abuse Z62.815 Personal history of intimate partner abuse in childhood Z62.819 Personal history of unspecified abuse in childhood Z62.820 Parent-biological child conflict

Heading	Sub-headings
	Z62.821 Parent-adopted child conflict Z62.822 Parent-foster child conflict Z62.823 Parent-step child conflict Z62.831 Non-parental relative-child conflict Z62.832 Non-relative guardian-child conflict Z62.833 Group home staff-child conflict Z62.890 Parent-child estrangement NEC Z62.891 Sibling rivalry Z62.892 Runaway [from current living environment] Z62.898 Other specified problems related to upbringing Z62.9 Problem related to upbringing, unspecified
Z63 Other problems related to primary support group, including family circumstances	Z63.0 Problems in relationship with spouse or partner Z63.1 Problems in relationship with in-laws Z63.31 Absence of family member due to military deployment Z63.32 Other absence of family member Z63.4 Disappearance and death of family member Z63.5 Disruption of family by separation and divorce Z63.6 Dependent relative needing care at home Z63.71 Stress on family due to return of family member from military deployment Z63.72 Alcoholism and drug addiction in family Z63.79 Other stressful life events affecting family and household Z63.8 Other specified problems related to primary support group Z63.9 Problem related to primary support group, unspecified
Z64- Problems related to certain psychosocial circumstances	Z64.0 Problems related to unwanted pregnancy Z64.1 Problems related to multiparity Z64.4 Discord with counselors
Z65- Problems related to other psychosocial circumstances	Z65.0 Conviction in civil and criminal proceedings without imprisonment Z65.1 Imprisonment and other incarceration Z65.2 Problems related to release from prison Z65.3 Problems related to other legal circumstances Z65.4 Victim of crime and terrorism Z65.5 Exposure to disaster, war, and other hostilities Z65.8 Other specified problems related to psychosocial circumstances Z65.9 Problem related to unspecified psychosocial circumstances

For full ICD-10 CM descriptions and guidelines, please refer to the 2025 ICD-10 CM coding manual.