SDOH Z-Code Quick Reference with Medical Necessity Examples

Z59.0 – Homelessness

- Use when client is living in a car, shelter, or outdoors.
- Supports medical necessity when homelessness impacts medication storage, hygiene, chronic disease management, or care engagement.

Z59.4 – Food Insecurity

- Use when client reports running out of food or skipping meals.
- Supports medical necessity when diabetes, hypertension, or pregnancy care is affected by lack of consistent nutrition.

Z59.62 – Unable to Pay Utilities

- Use when client has a shut-off notice or cannot afford electricity/water.
- Supports medical necessity if client cannot refrigerate medications, use CPAP/nebulizer, or maintain a safe living environment.

Z60.4 – Social Isolation

- Use when client reports living alone with limited support systems.
- Supports medical necessity when isolation impacts mental health, self-management, or follow-up care.

Z55.0 – Low Literacy

- Use when client struggles to read medication instructions or forms.
- Supports medical necessity when literacy barriers affect ability to follow treatment plans or complete referrals.

Z63.8 – Family Stressors

- Use when caregiver strain, conflict, or family instability affects health.
- Supports medical necessity when stress undermines mental health, parenting, or chronic disease management.

Z57.9 – Occupational Exposure (Unspecified)

- Use when client is exposed to heat, pesticides, chemicals, or unsafe conditions at work.
- Supports medical necessity when exposure impacts respiratory health, pregnancy, or chronic conditions.