



Colorectal Cancer

Colonoscopy Fee Information



January 2015

What is covered by insurance?

Under the Affordable Care Act (ACA), colon cancer is covered as a preventive screening for individuals meeting certain criteria with no out-of-pocket expense through **in-network health care providers**.

Covered at age 50-75

Fecal occult blood testing (FIT or gFOBT)

Colonoscopy

Sigmoidoscopy

Fecal DNA (Medicare only, other insurance companies may follow)

Not covered as preventive

Virtual colonoscopy

Screening adults 76-85 unless special considerations exist

Screening for adults over age 85

Caution:

- Screening for high-risk individuals younger than 50 varies based on insurance provider and plan.
- The American College of Gastroenterology recommends that African Americans begin screening at age 45; however insurance coverage varies based on insurance provider and plan.
- Medicare and some private insurance companies may charge individuals a copay if a biopsy is done or a polyp is removed during a "Screening Colonoscopy".

If my colonoscopy is "covered", what can change its cost?

The costs of a colonoscopy will depend on where you have your test done, your medications, and whether a biopsy is done/a polyp(s) is removed.

A **biopsy** is when the doctor removes tissue from the colon or rectum that does not look normal and checks it for cancer. A **polyp** is a clump of cells which can develop into colon cancer.

Tips for Talking with Your Insurance Company

Once your health care provider determines you need a colonoscopy, here are some tips to help find out how much the test could cost you:

Who should I talk to about costs?

- Call your insurance company yourself and speak to a representative. A number for “**Member Services**” is often located on the back of your insurance card or on the paperwork that came with your insurance card.
- Write down the name of the representative you talked to as well as the date and time you called.

What do I ask them?

- Ask the representative what costs you will be responsible for:
 - **Screening Colonoscopy:** Write down the estimated costs you are given.
 - **Diagnostic Colonoscopy:** If a biopsy or polyp is found during a “Screening Colonoscopy”, this may change the cost to you. The colonoscopy is recoded then as a “Diagnostic Colonoscopy”. Write down the estimated costs you are given.

Colonoscopy Fee Worksheet

- Also refer to the “Colonoscopy: Fee Worksheet”.
- This worksheet can be found on the Kentucky Cancer Program, Colorectal Toolkit website at <http://www.kcp.uky.edu/community/tccop/toolkit.php>

Screening Resources

- If you know of someone who is uninsured and needs a colorectal cancer screening from the [Kentucky Colon Cancer Screening Program](#), please call **1-800-633-8100**.
- Contact **KYNECT**, Kentucky’s Healthcare Connection, to find health insurance. You can call **1-855-4KYNECT (1-855-459-6328)** or visit their website at <https://kynect.ky.gov/General/ContactUs>
- For more colon cancer screening resources, visit the Kentucky Cancer Program-Pathfinders’ website at <http://www.kycancerprogram.org/>