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.

<table>
<thead>
<tr>
<th>Covered at age 50-75</th>
<th>Not covered as preventive</th>
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<tbody>
<tr>
<td>Fecal occult blood testing (FIT or gFOBT)</td>
<td>Virtual colonoscopy</td>
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<tr>
<td>Colonoscopy</td>
<td>Screening adults 76-85 unless special considerations exist</td>
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<tr>
<td>Sigmoidoscopy</td>
<td>Screening for adults over age 85</td>
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<tr>
<td>Fecal DNA (Medicare only, other insurance companies may follow)</td>
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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 you 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 a:
  • 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.

Colonscopy 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/