



Important Insurance Coverage Information for Colonoscopies

The level of insurance coverage for colonoscopy procedures varies among payers and plans. North Clinic does not verify insurance coverage for colonoscopies; therefore, it is your responsibility to verify with your insurance company your individual benefits for a colonoscopy.

There are two different kinds of colonoscopies: **Screening** and **Diagnostic**. It is important to ask your insurance company about coverage for both types of colonoscopies.

Screening

A screening colonoscopy is done when the patient has reached the age of 50 or at a younger age if there is a family history of colon cancer or polyps. A colonoscopy is considered a screening if the patient has no signs or symptoms that are being investigated by this exam, and/or the patient has no personal history of polyps or colon cancer.

~Please note: If polyps are found during a routine screening exam, the claim will be submitted to your insurance company as a **screening colonoscopy**. However, some payers no longer consider this a screening colonoscopy once polyps are found and removed or if biopsies for other findings are done. **This may turn your screening colonoscopy into a diagnostic colonoscopy depending on your insurance.**

Diagnostic

A colonoscopy is “diagnostic” when the patient has signs or symptoms that are being investigated by this exam, a personal history of polyps, a personal history of colon cancer, or a follow up (surveillance) exam for a gastrointestinal condition.

Some examples include but are not limited to:

- Diarrhea
- Anemia
- Rectal bleeding
- Change in bowel habits
- Abdominal pain
- Constipation
- Follow up (surveillance) colonoscopy for colitis or other gastrointestinal conditions
- Follow up (surveillance) colonoscopy for a personal history of polyps or colon cancer

Many insurance companies do not provide 100% coverage for diagnostic/follow-up colonoscopies and you may be responsible for paying your deductible or coinsurance. You are encouraged to contact your insurance company to verify benefits.