

Colonoscopy Screening: What Patients Need to Know about Insurance Coverage

Why is colonoscopy important?

- Fact:** Cancer of the colon or rectum (colorectal cancer) is the second leading cause of cancer deaths in the United States and the third most common cancer in men and women.ⁱ
- Fact:** Colorectal cancer is almost entirely preventable if patients get recommended screening tests including colonoscopy. Colonoscopy is considered the gold standard for early detection and prevention of colorectal cancersⁱⁱ with an “A” rating from the United States Preventive Services Task Force (USPSTF).ⁱⁱⁱ Cancers can be prevented during colonoscopy procedures by removing polyps that may become tumors. Colonoscopy is 95% effective in identifying significant pathology. All digestive symptoms should be reported to your doctor.
- Fact:** Despite the clear benefit of colonoscopy, only 56.4% of Americans aged 50 and over have had this screening test. Montana ranks #49 in the U.S. for colorectal screening rates.^{iv}

Is colonoscopy covered by insurance?

The Affordable Care Act (ACA), also known as Obamacare, sought to address low rates of colorectal cancer screening in the U.S. by partially eliminating patient cost-sharing (out-of-pocket cost) obligations associated with highly recommended preventive services such as screening colonoscopy.

Medicare coverage

In spite of changes made by the ACA, Medicare continues to require beneficiaries to bear a portion of the cost when their screening colonoscopies are deemed diagnostic in nature. This means that beneficiaries may have an out-of-pocket payment obligation if

1. Polyps are found and removed during the colonoscopy
2. Tissue is biopsied during the procedure
3. Colonoscopy is administered following a stool blood test indicating that cancerous cells might be present in the colon.^v

Commercial health insurance coverage

The ACA requires private health insurers to cover USPSTF “A” grade preventive services (colonoscopy) without any patient cost-sharing, such as copays and deductibles. Patients may have cost-sharing when

1. A polyp is detected and removed during a screening colonoscopy
2. A colonoscopy is performed as part of a two-step screening process following a positive stool blood test
3. The individual is at increased risk for colorectal cancer and may receive earlier or more frequent screening compared with average risk adults.^{vi}

Unfortunately, there is significant variation within these three scenarios on whether insured consumers receive colorectal cancer screening with no cost-sharing, depending on their insurance carriers and individual policies.

Additional considerations

If your procedure is performed with general anesthesia and the services of an anesthesiologist, you may also have charges for this professional service. Some commercial health insurance companies require prior authorization for anesthesia services for colonoscopy procedures.

If a polyp or other tissue is removed during the procedure, the specimen will be examined by a pathologist to determine if the tissue is a cancerous or precancerous growth. In this circumstance, there will be an additional charge for pathology services.

If you have questions about your insurance coverage or prior authorization requirements, please ask to speak with one of the financial counselors at Kalispell Gastroenterology.

ⁱ U.S. Cancer Statistics Working Group (2013). United States cancer statistics: 1999-2009 incidence and mortality web-based report. Department of Health and Human Services, Centers for Disease Control and Prevention, and National Cancer Institute: Atlanta, GA. www.cdc.gov/uscs

ⁱⁱ Rex, D. L. (2009). Clinical guideline: Colorectal cancer screening. *American Journal of Gastroenterology* (104), 739-750. <http://gi.org/guideline/colorectal-cancer-screening/>

ⁱⁱⁱ An A grade means the USPSTF recommends this service. There is high certainty that the net benefit is substantial.

^{iv} American Cancer Society (2014). Colorectal cancer facts & Figures, 2014-2016.

<http://www.cancer.org/acs/groups/content/documents/document/acspc-042280.pdf>

^v Flower, L., Noel-Miller, C., & Okrent, D. (2013). Colonoscopy screen after the Affordable Care Act: Cost barriers persist for Medicare beneficiaries. AARP Public Policy Institute. <http://nccrt.org/wp-content/uploads/colonoscopy-screening-after-aca-insight-AARP-ppi-health.pdf>

^{vi} Kaiser Family Foundation, the American Cancer Society, and the National Colorectal Cancer Roundtable (2012). Coverage of colonoscopies under the Affordable Care Act's prevention benefit. <http://nccrt.org/wp-content/uploads/NCCRT.pdf>