

Colonoscopy: Preventive or Medical?



Your health plan includes benefits for preventive health care examinations, including colorectal cancer screening. Screenings include colonoscopies, sigmoidoscopies, proctosigmoidoscopies, fecal occult blood testing, laboratory tests, FIT DNA and related services.

Colonoscopies are done as a preventive measure or to help diagnose a medical condition. A colonoscopy is performed by inserting a long, thin, flexible lighted tube containing a camera into the rectum. A colonoscopy examines the rectum and entire colon. The procedure is usually done with intravenous medicine that puts the patient into a light sleep. A colonoscopy is a surgical procedure and is usually performed on an outpatient basis.

Why have a colonoscopy?

Colorectal cancer is the third most common cancer in the United States*. Many people do not show any symptoms until the cancer is in advanced stages. Early detection can increase the survival rate following a diagnosis. Because this cancer is more likely to occur as people get older, it is recommended that people without symptoms first screen for colorectal cancer screening beginning around age 50. It is especially important to have this test if there is a family history of colon cancer. If the results of the initial colonoscopy are negative (meaning no medical conditions were found), it is recommended to have a follow-up colonoscopy every 10 years.

When is a colonoscopy considered a preventive service versus a medical service?

A colonoscopy is usually considered preventive when the procedure is performed for the first time on a person who is near 50 years of age and has no symptoms suggesting colon cancer. If the results of the colonoscopy are negative the procedure is considered a preventive service.

If the colonoscopy is performed due to physical symptoms such as bleeding or pain, or because of a positive result of any other preventive screening (such as a Cologard® or fecal occult blood test), the procedure is considered a medical service and not preventive because it was done to follow up on or diagnose a medical condition.

*Centers of Disease Control and Prevention, www.cdc.gov, accessed Mar. 23, 2020

Sometimes questions arise about how colonoscopy benefits are paid under your plan. Here is a brief explanation:

Q I had a preventive colonoscopy, but the Explanation of Benefits (EOB) shows the procedure was applied to my deductible/coinsurance. Can you tell me why?

A In some cases, your doctor will code the claim as medical rather than preventive if a medical condition, such as polyps was identified during your preventive colonoscopy. The primary diagnosis billed on the claim may reflect as a medical condition instead of a preventive service.

If you disagree with the way the claim was processed and think the procedure should have been covered as a preventive service, you may request that we review the claim. This is called a first-level appeal. This appeal must be submitted to us in writing within six months of the date the claim was processed, or as otherwise required by your plan. Please see the back of your EOB for instructions to make this request.

Once we receive your appeal, we will request medical records from your doctor to determine the exact reason for the colonoscopy. If we determine, based on the medical information received, that the colonoscopy was scheduled for preventive purposes and there were no medical symptoms prior to the procedure, we will reprocess the claim as preventive, and you will receive a revised EOB. If once the records are received it is determined the claim was processed correctly, you will receive a letter of explanation with further appeal procedures.

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If you have questions about how your plan covers colonoscopies, please call the Member Services number on the back of your member ID card.

Q I had a colonoscopy three years ago and polyps were removed. I just had a follow up colonoscopy, and was charged a deductible/coinsurance. Can you tell me why?

A If polyps were removed during your colonoscopy, you are considered from then on to have a medical condition requiring more frequent follow ups. Therefore, any follow up colonoscopies are considered medical services and will be covered under your plan's medical benefits.

If you disagree with the procedure being covered as a medical service, you may request that we review the claim as noted in the previous Q&A.

Q Where may I find more information about colorectal cancer screening?

A Because it is very important to have colorectal cancer screenings, we recommend the following resources to learn more:

- Screening & Surveillance for Colorectal Cancer, American Society of Colon & Rectal Surgeons, www.fascrs.org
- Colorectal Cancer Screening, U.S. Department of Health and Human Services, National Cancer Institute, www.cancer.gov
- American Cancer Society, Colorectal Cancer Early Detection, www.cancer.org

