

# Colonoscopy: Preventive or Medical?



Your health plan includes benefits for preventive health care examinations, including colorectal cancer screenings. Screenings include colonoscopies, sigmoidoscopies, proctosigmoidoscopies, barium enemas, fecal occult blood testing, CT of the colon, FIT DNA test, the bowel prep medication laboratory 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 the 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 fourth most common cancer in the United States<sup>1</sup>. 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 around age 45. 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?

Candidates for a preventive colonoscopy test are generally patients with:

- No history of growths or other abnormalities in the colon
- No current or past gastrointestinal diagnoses
- No signs or symptoms of gastrointestinal conditions
- No personal history of colorectal cancer
- No family history of colon or rectal cancer

Candidates for a diagnostic colonoscopy test are generally patients with:

- Past or present gastrointestinal symptoms
- A history of gastrointestinal condition
- A personal history of colorectal cancer
- Positive colon and rectal cancer screening outcomes
- A history of polyps or other tissue irregularities

<sup>1</sup> Centers of Disease Control and Prevention, [www.cdc.gov](http://www.cdc.gov), accessed June 20, 2023

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

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

**A** Colonoscopies are tests that examine the entire colon to detect colon cancer. The test includes a consultation prior to your screening and preparation, and gentle sedation is often used (although some people may need anesthesia). Included in preventive services, colonoscopies are covered at 100% starting at 45 performed once every five years. If a colonoscopy is performed outside of these requirements (before age 45 and more frequent than once every five years), it is no longer considered preventive and will be subject to deductible, copays or coinsurance.

**Q** I had a FIT DNA test (non-invasive stool DNA test) which was positive, and my doctor wants me to have a colonoscopy. Would this be covered as a screening colonoscopy?

**A** Yes, since this would be the initial colonoscopy after a positive FIT DNA test, it would be considered a screening colonoscopy.

**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.

**Q** Where can 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](http://www.fascrs.org)
- Colorectal Cancer Screening, U.S. Department of Health and Human Services, National Cancer Institute, [www.cancer.gov](http://www.cancer.gov)
- American Cancer Society, Colorectal Cancer Early Detection, [www.cancer.org](http://www.cancer.org)

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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.**

