

# Colorectal Cancer Screening Insurance Coverage Questions to Ask Your Doctor/Clinic

## Private or Group Insurance Coverage for Colonoscopy

Call your insurance company to check on your benefits; they should be able to answer the following questions

- a. Verify if a screening colonoscopy is covered
- b. Verify the maximum benefit allowed for the procedure
- c. If a polyp is found (which requires diagnostic work) how do they process your colonoscopy?
  - i. As a 'Screening' procedure under your wellness benefits?
  - ii. As a 'Medical' procedure?
    1. What is your Deductible and how much have you already met?
    2. What is your Co-Insurance (% you will be expected to pay)
    3. What is your Co-Pay (flat fee you will be expected to pay)
- d. Do you have to use Network Providers (doctors)?
- e. Do you have to use a Network Facility (medical clinic, hospital)?

## 2011 Medicare Preventive Services – Colorectal Cancer Screening

For whom?

All people with Medicare age 50 and older, except there is no minimum age for having a screening colonoscopy.

How often is it covered & what are your costs?

- Fecal Occult Blood Test (FOBT) –
  - Once every 12 months. You pay no cost for test, but 20% of Medicare-approved amount for doctor's visit.
- Flexible Sigmoidoscopy –
  - Generally once every 48 months, or 120 months after a previous screening colonoscopy for those not at high risk. Starting 1/1/2011, you pay nothing for this test if the doctor accepts assignment.
- Screening Colonoscopy –
  - Generally once every 120 months (high risk every 24 months) or 48 months after a previous flexible sigmoidoscopy. No minimum age. Starting 1/1/2011, you pay nothing for this test if the doctor accepts assignment.
- Barium Enema –
  - Once every 48 months (high risk every 24 months) when used instead of a sigmoidoscopy or colonoscopy. You pay 20% of the Medicare-approved amount for the doctor's services. In a hospital outpatient setting, you also pay the hospital a copayment.

Reference: Medicare & You 2011, U.S. Department of Health and Human Services