

IMPORTANT information regarding Colonoscopy billing

Below is a brief explanation on Colonoscopy categories, and how insurance will likely process yours. We recommend you contact your insurance company with any questions regarding your upcoming Colonoscopy.

Diagnostic/Therapeutic Colonoscopy *(Insurance will likely apply this to copays, deductibles, and coinsurance.)*

Patient has a past and/or present gastrointestinal symptoms, polyps, or gastrointestinal disease. This can include, but is not limited to, diarrhea, rectal bleed, abdominal pain, constipation, ECT.

Preventive Colonoscopy “Screening” *(Insurance will typically pay this at 100%).*

Patient is asymptomatic (no gastrointestinal symptoms). Patient must be over 45 or 50 years of age, have no personal or family history of gastrointestinal disease, colon polyps, and/or cancer. The patient has not undergone a Colonoscopy screening purposes in the last 10 years. Contact your insurance to verify the age requirements (45 or 50).

Surveillance Colonoscopy *(Insurance will likely apply this to copays, deductibles, and coinsurance.)*

Patient is asymptomatic (no gastrointestinal symptoms). Patient has a personal history of gastrointestinal disease, colon polyps, and/or cancer. Patients in this category are required to undergo a colonoscopy at varying ages and intervals based on the patient’s history, meaning they are not eligible for a traditional “Screening Colonoscopy.”

High Risk Colonoscopy *(Insurance may apply this to copays, deductibles, and coinsurance.)*

Patient is asymptomatic (no gastrointestinal symptoms) and has a family history of gastrointestinal disease, colon polyps, and/or cancer.

Frequently Asked Questions

Can the physician change, add, or delete my diagnosis so that I can be considered a Screening Colonoscopy?

NO. The patient information is documented as a medical record from information you have provided as well as an evaluation and assessment from the physician. Strict government and insurance company

documentation and coding guidelines prevent a physician from altering a patient’s chart or bill for the sole purpose of coverage determination. This is considered insurance fraud and is punishable by law.

My insurance company told me that CFG can change, add, or delete a CPT or Diagnosis Codes. Is that possible?

NO. Often, members call their insurance and advise them that they were scheduled for a Screening Colonoscopy at which time the member services representative advise them that it should be covered at 100%. However, the patient had a Colonoscopy 5 years prior for personal history of polyps and was placed on a 5-year recall, at which time it would be considered Surveillance Colonoscopy (See above definitions).

I am scheduled for a Screening Colonoscopy, but I am having symptoms such as diarrhea, abdominal pain, rectal bleeding, etc. not related to my Colonoscopy prep. Will my procedure still be covered at 100%?

NO. Out of concern for your symptoms, your provider may change your Colonoscopy from a screening to a diagnostic Colonoscopy.

I had a “Cologuard” test that came back positive. Will my insurance cover a Colonoscopy at 100%?

YES. Effective 2023, payers should be covering your colonoscopy as result of a positive Cologuard at 100%. If your colonoscopy is directly correlated to a positive Cologuard result and is not covered at 100%, please contact our office for review.

Scenario 1: Patient’s father has a history of Colon Cancer. **This will be billed as a High-Risk Colonoscopy.**

Scenario 2: Patient had a Colonoscopy 5 years ago for personal history of colon polyps. Provider recommended the patient return in 5 years for surveillance. **This will be billed as a Surveillance Colonoscopy.**

Scenario 3: Patient is having symptoms which could include but are not limited to diarrhea, constipation, and abdominal pain. **This will be billed as a Diagnostic Colonoscopy.**

Scenario 4: Patient is 60 years of age with no history of personal/family history of colon cancer or polyps and patients last Colonoscopy was 11 years ago. **This will be billed as a Screening Colonoscopy.**