

# Colonoscopy: Screening vs. Diagnostic

Most health insurance plans cover health maintenance and physical exams as long as ONLY preventive health topics are addressed and recommended screening tests are performed.

## What is the difference between a “screening” colonoscopy and a “diagnostic” colonoscopy?

A “**screening**” colonoscopy is a colonoscopy that is done for the prevention of colorectal cancer and is considered a preventive health service. A screening colonoscopy will have no out-of-pocket costs for patients (such as co-pays or deductibles).

A “**diagnostic**” colonoscopy is a colonoscopy that is done to investigate abnormal symptoms, tests, prior conditions or family history. A diagnostic colonoscopy may include out-of-pocket costs for patients (such as co-pays or deductibles), depending on your insurance plan.

### **At this time, a colonoscopy can be considered a “screening” colonoscopy only if ALL of the following are true:**

- 45 years or older
- No symptoms
- No prior history of colorectal problems
- No family history of colorectal polyps or cancers

### **What if I have any symptoms?**

If you have any symptoms that could be related to a colon or rectal problem such as abdominal pain, diarrhea, constipation, blood in the stool or weight loss, then your colonoscopy is considered a “diagnostic” colonoscopy.

### **What if I have a prior history of colorectal problems?**

If you have a prior history of colon or rectal problems such as a history of polyps, cancer, ulcerative colitis or Crohn’s disease, then your colonoscopy is considered a “diagnostic” colonoscopy.

### **What if I have a family history of colorectal polyps or cancer?**

If you have any family history of colon or rectal cancer or polyps, then your colonoscopy may be considered a “diagnostic” colonoscopy, depending on your insurance plan.

## **What if I had abnormal blood, stool or radiology tests?**

- If you have any abnormal blood tests such as low blood counts (anemia) or low iron counts, then your colonoscopy is considered a “diagnostic” colonoscopy.
- If you have any abnormal stool tests such as FOBT, FIT or Cologuard, then your colonoscopy is considered a “screening” colonoscopy.
- If you have any prior radiology tests such as X-rays, CT scans or MRI scans that show abnormalities in your colon or rectum, then your colonoscopy is considered a “diagnostic” colonoscopy.

## **What if a problem is found during a “screening” colonoscopy?**

If you undergo a “screening” colonoscopy and something is found during the test (like a polyp or other abnormal area) that requires a biopsy or removal, then the colonoscopy may no longer be considered “screening.” Your insurance plan may then consider this a “diagnostic” colonoscopy where you may be charged a co-pay or deductible.