

What is the Difference Between Screening and Diagnostic Colonoscopy?

Before you have your colonoscopy, it is important to call your insurance company about your benefits. There are two types of colonoscopies: screening and diagnostic. Most insurance companies will cover screening colonoscopies, but most diagnostic colonoscopies will be subject to deductibles and co-insurance.

Insurance providers have very specific criteria for both types of colonoscopies, so it is advantageous for you to call your insurance provider to inquire about your benefits and out-of-pocket estimates for your screening or diagnostic colonoscopy. Here are some factors that influence whether your procedure will be billed to your insurance company as a screening colonoscopy or a diagnostic colonoscopy:

Screening Colonoscopy Criteria:

- No family history of colon cancer or colon polyps (some insurance providers consider this high risk for colon cancer)
- No personal history of colon cancer or polyps
- No symptoms before the procedure (abdominal cramping, blood in the stool, change in bowel habits, weight loss, anemia, vomiting, diarrhea, etc.)
- Most insurance providers will only cover a colonoscopy as a screening once every 10 years

Diagnostic Colonoscopy Criteria:

- Family history of colon cancer or polyps (some insurance providers consider this high risk for colon cancer)
- Personal history of colon cancer or polyps
- Symptoms are present before the procedure (abdominal cramping, blood in the stool, weight loss, anemia, vomiting, diarrhea, etc.)
- Previous colonoscopy(ies) had findings of polyps, colon cancer, diverticulitis, etc.)

YOUR SCREENING COULD CONVERT TO A DIAGNOSTIC. This may mean your insurance will process the claim differently if there are findings like: polyps are found/removed, internal hemorrhoids etc. Please contact your insurance to find out. When you are on the phone with your insurance company, you should also verify that your preferred gastroenterologist, anesthesiology group and facility are both in-network to keep the cost down. It is important to remember that these are just guidelines, and benefits may vary. Get the facts before you go in for your colonoscopy. Asking the right questions will help you be prepared and confident on the day of your procedure.