



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:

- 50 years or older
- No prior history of colorectal problems
- No symptoms
- No family history of colorectal polyps or cancers
- No prior abnormal testing

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 “diagnostic” 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.

Please contact Patient Financial Services at **800-424-4840** if you have questions regarding any bill you receive for preventive care visits from Loyola Medicine.



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